Community Profiles Map Series for Clearwater County

Maps for HTC 2017, RFP 2016

CENSUS TRACT MAP SERIES – TABLE OF CONTENTS

Economy and Workforce Indicators 2

1. Total Jobs 2
2. Median Distance to Work 3
3. Unemployment Rate (12/2013) 4

Household Demographics Indicators 5

4. Population Age 5
5. Percentage of Population from Communities of Color 9
6. Households And Change in Households (2000-2012) 10
7. Percentage of Lower-Income Households Spending 30% or More of Income on Housing 13
8. Median Household Income 16
9. Median Family Income 17
10. Poverty Rate 18
11. Homelessness Rate by Region (Per 10,000 Population) 19

Rental Housing Market Indicators 20

12. Median Rent 20
13. Affordable Rental Housing Gap (in Units) 21
14. Rental Vacancy Rate for Subsidized Affordable Housing Developments (MN Housing and USDA RD) 22
15. Age of Rental Housing Stock 23
16. Size of Rental Buildings 26
17. Size of Rental Units 30

Homeowner Housing Market Indicators 34

18. Median Monthly Homeownership Costs (w/ mortgage) 34
19. Homeownership Rate 35
20. Foreclosure Index 36
21. Median Age of All Housing Stock* 37
22. Age of Owned Housing Stock 38
23. Median Home Sale Price 41
24. Change in Median Home Sale Price 43
25. Average Months Supply of Homes for Sale (not available statewide) 45

MN Housing RFP Geographic Priority Areas 46

26. Economic Integration Priority Tracts 46
27. Location Efficiency (RFP Points for Access to Transit) 47
28. Workforce Areas 48
29. Rural Designation Areas 49
30. Qualified Census Tracts and Reservation Areas 50
31. Preservation Geographic Priority Areas 51

Reference Maps 52

32. Census Tract Boundaries 52
33. Regional Areas of Analysis 53

* Indicator applies to rental and homeownership market.

1) Total Low and Moderate Wage Jobs within 5 Miles (by region)

Clearwater County

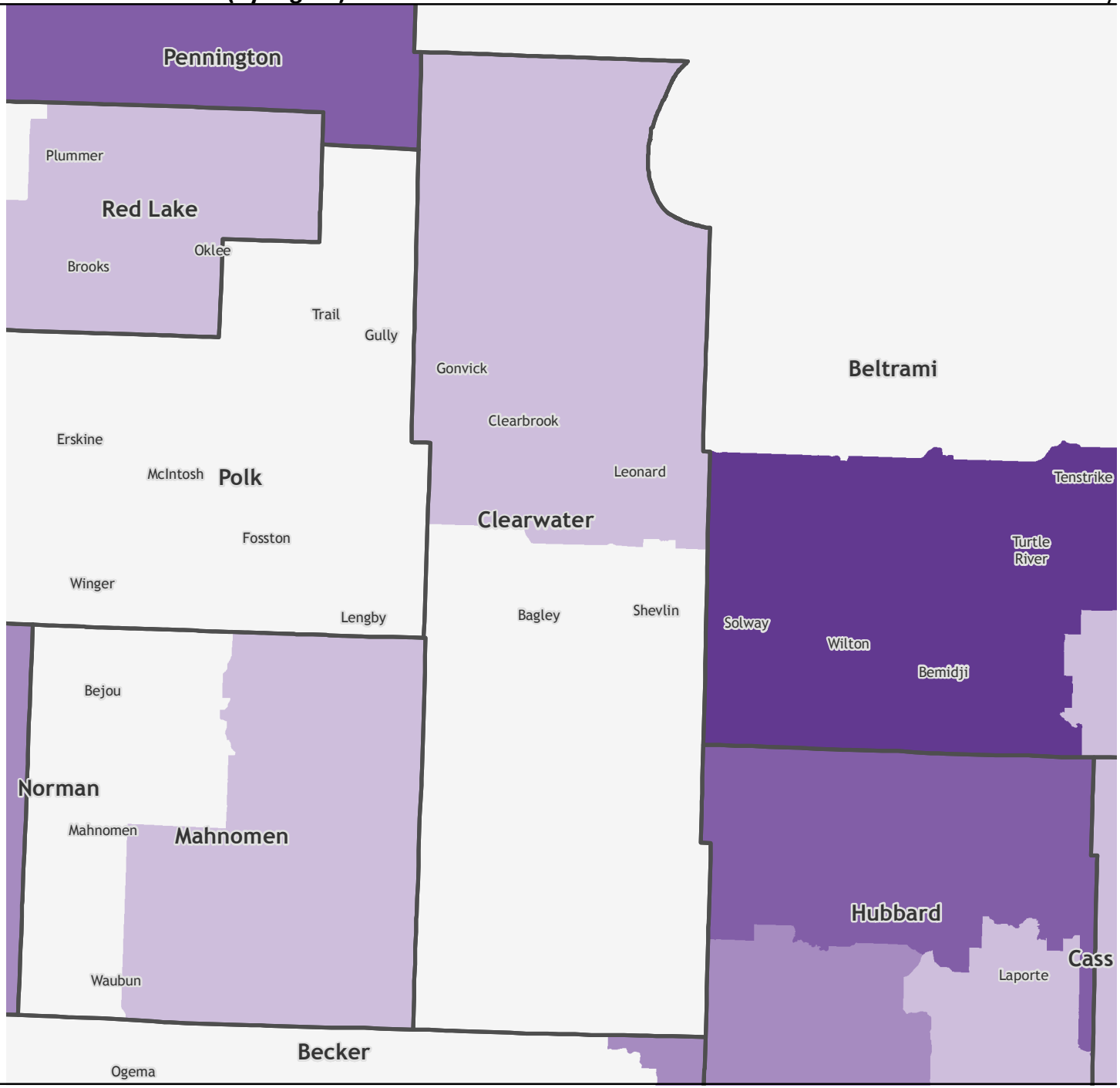
Greater Minnesota

- < 1,860
- 1,860-2,913
- 2,914-5,139
- 5,140-8,621
- >18,621

NonTwin Cities MSA

- < 3,825

Low and Moderate Wage jobs are defined as those with monhtly incomes <$3,333 (about $40,000 anually). Jobs are summarized with the census tract and within 5 miles of the census tract boundary.



6.5 Miles

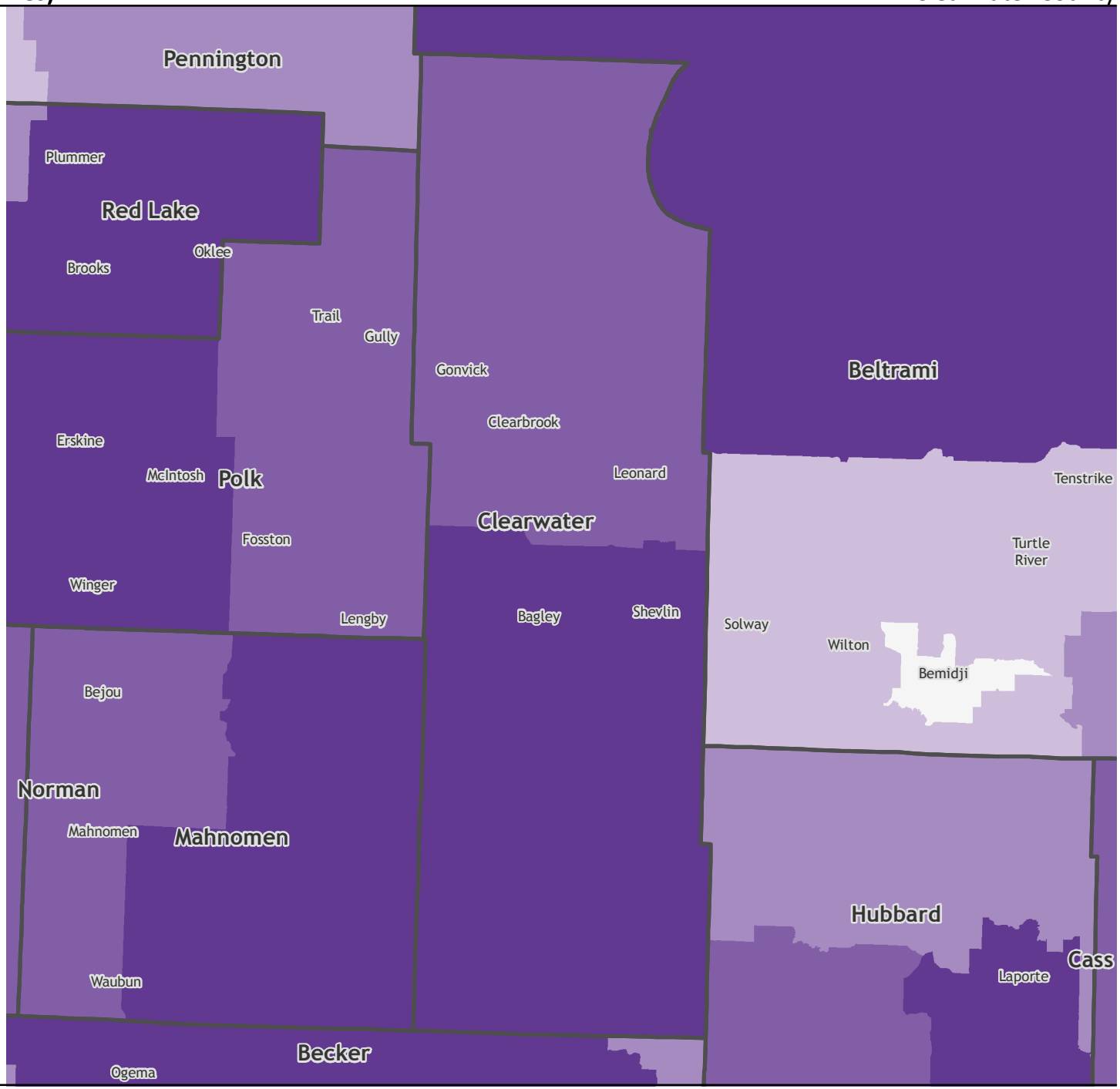
Source: Minnesota Housing analysis of Local Employment Dynamics Data from the US Census (2011)

2) Median Distance to Work (in miles)

Clearwater County

- <5 Miles
- 5.1-8
- 8.1-12
- 12.1-18
- More Than 18 Miles

The distance to work that workers who live in this tract travel to their primary employment.



Minnesota Housing Finance Agency

6.5 Miles

Source: Minnesota Housing analysis of Local Employment Dynamics Data from the US Census (2011)

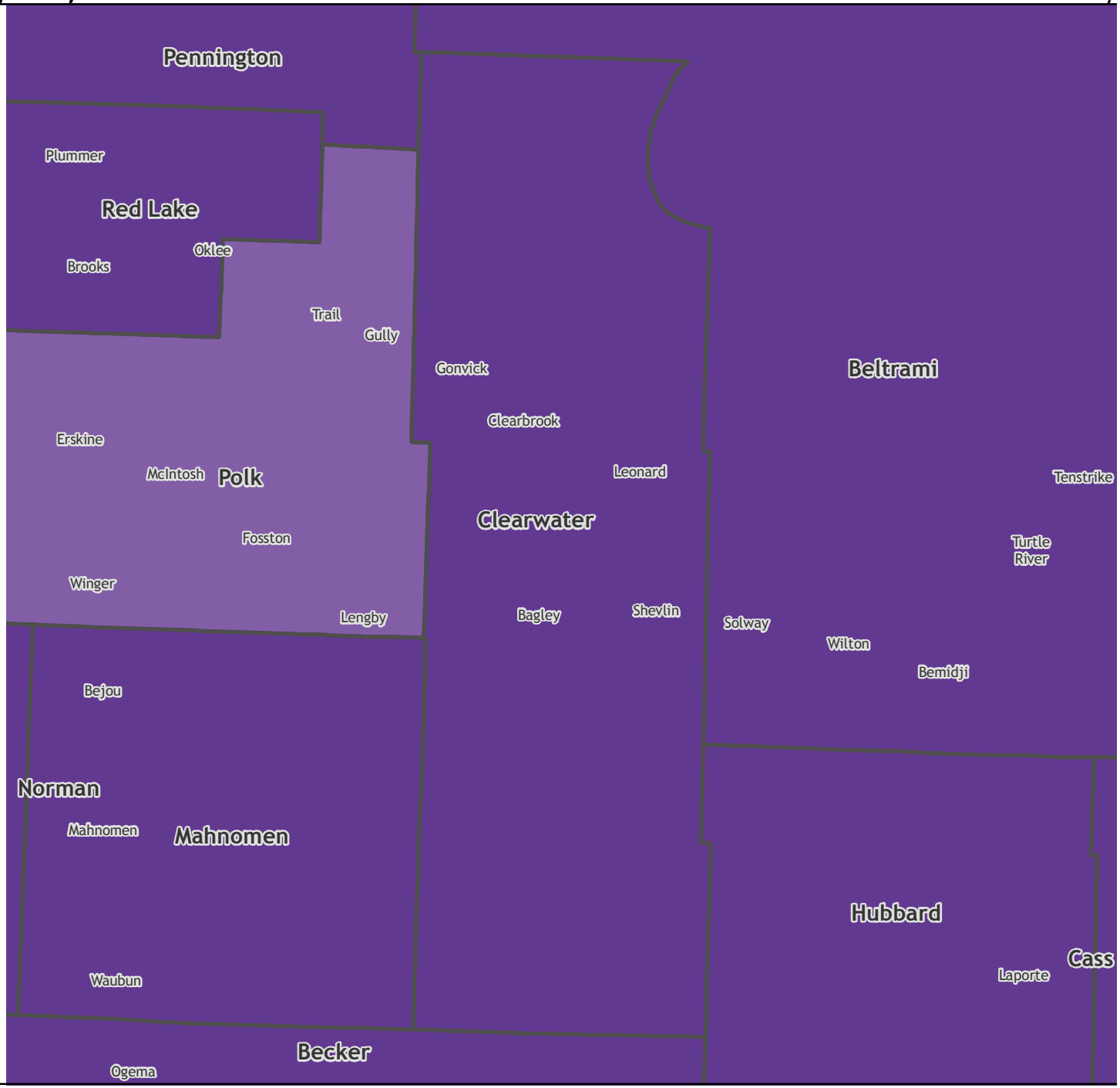
3) Unemployment Rate (February 2015)

Clearwater County

3.6-4.3%

>4.3%

Unemployment rates are reported from the city rates if city data is published, and by county if no city data is available.



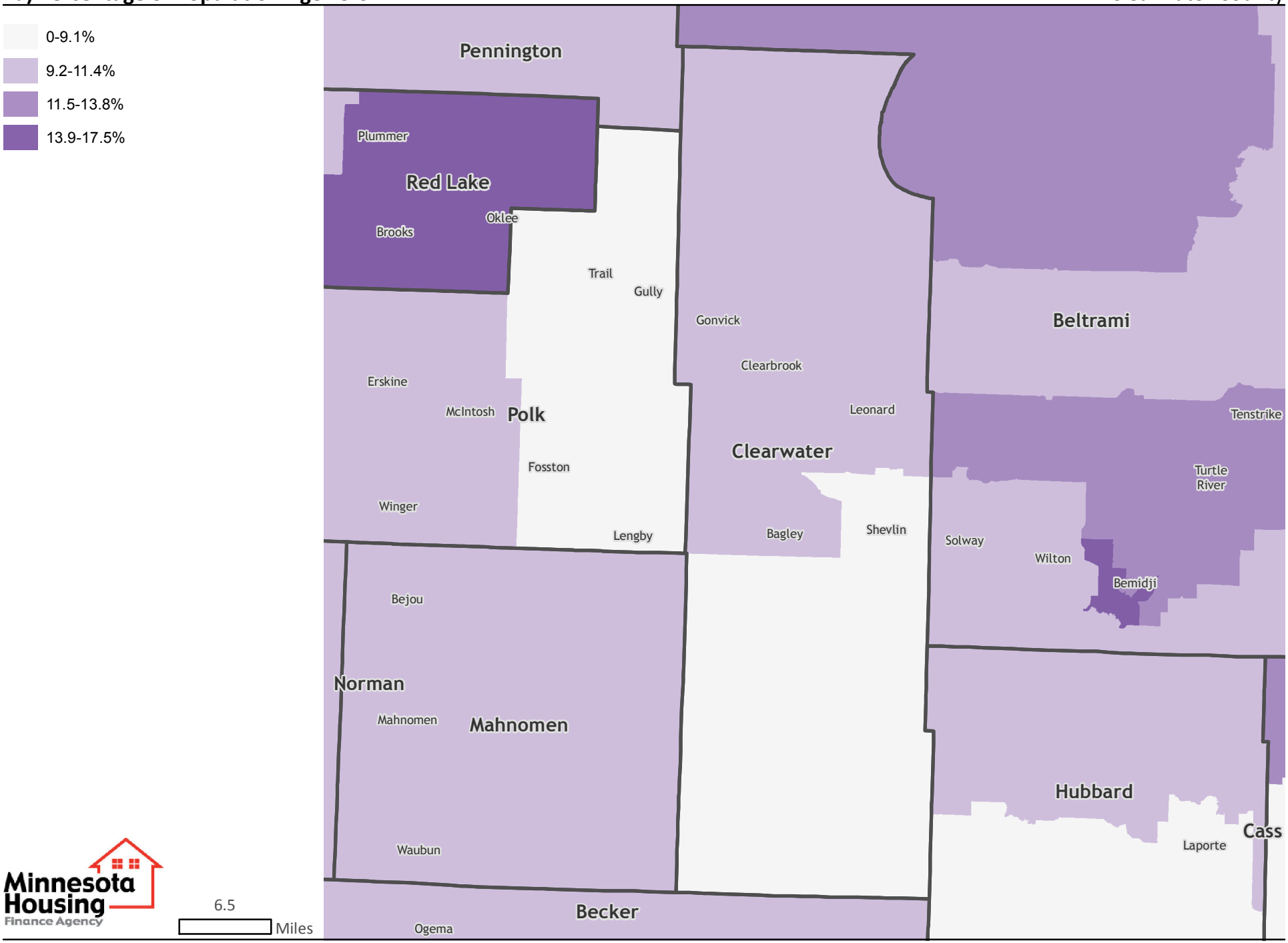
Minnesota Housing Finance Agency

6.5 Miles

Source: Minnesota Housnig analysis of MN Dept of Employment and Economic Development Local Area Unemployment Statistics

4a) Percentage of Population Age 25-34

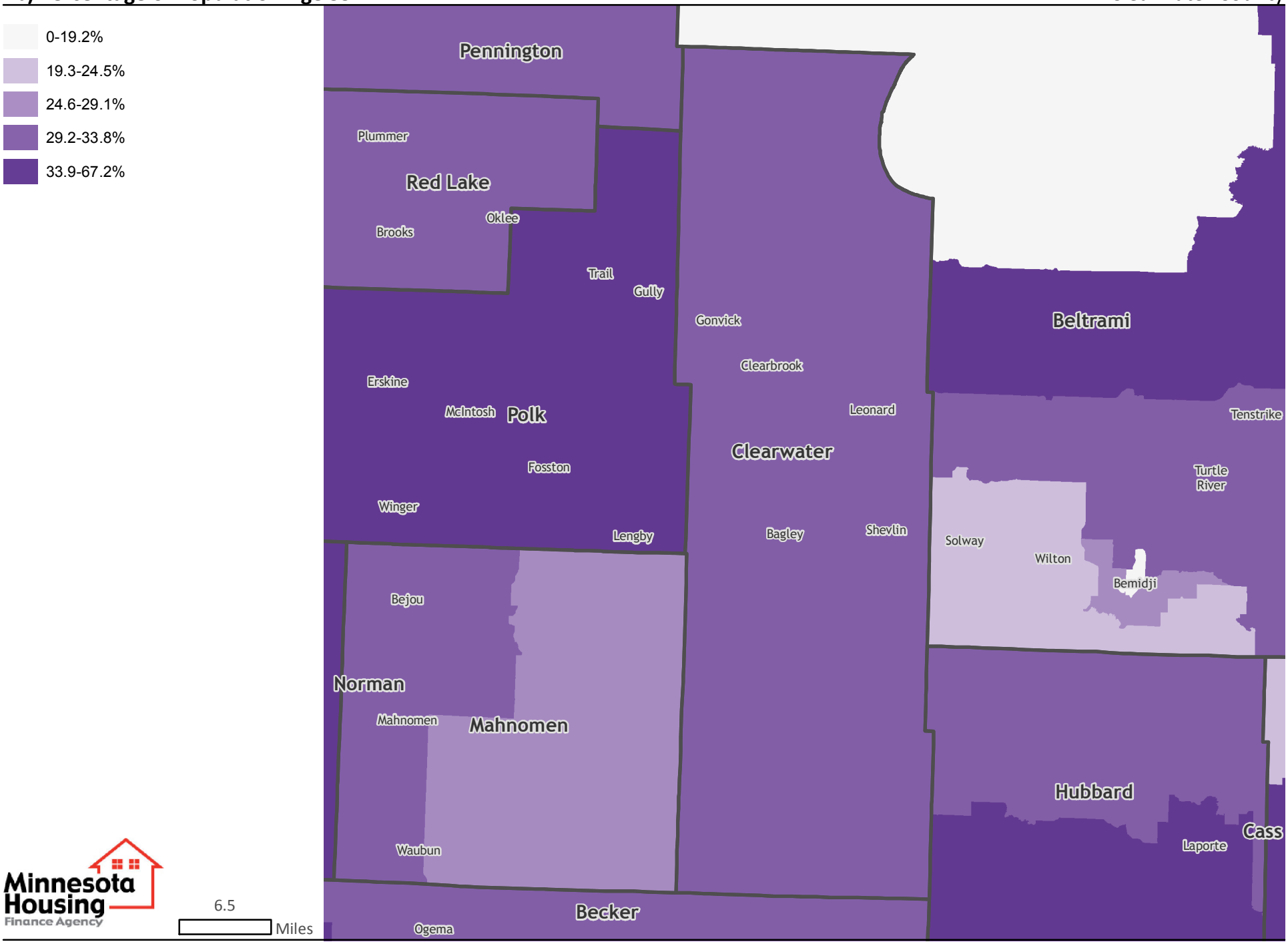
Clearwater County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

4b) Percentage of Population Age 55+

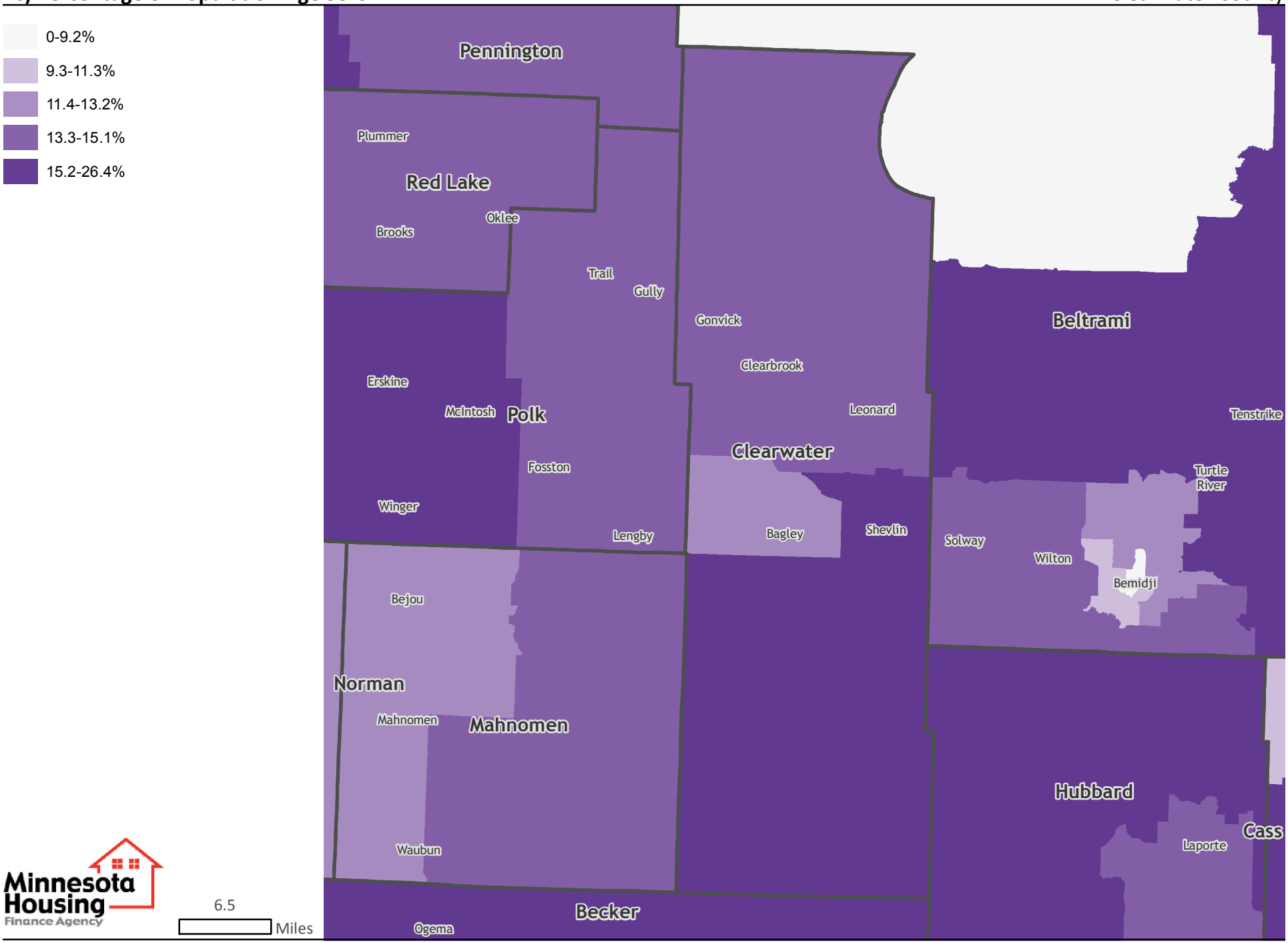
Clearwater County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

4c) Percentage of Population Age 55-64

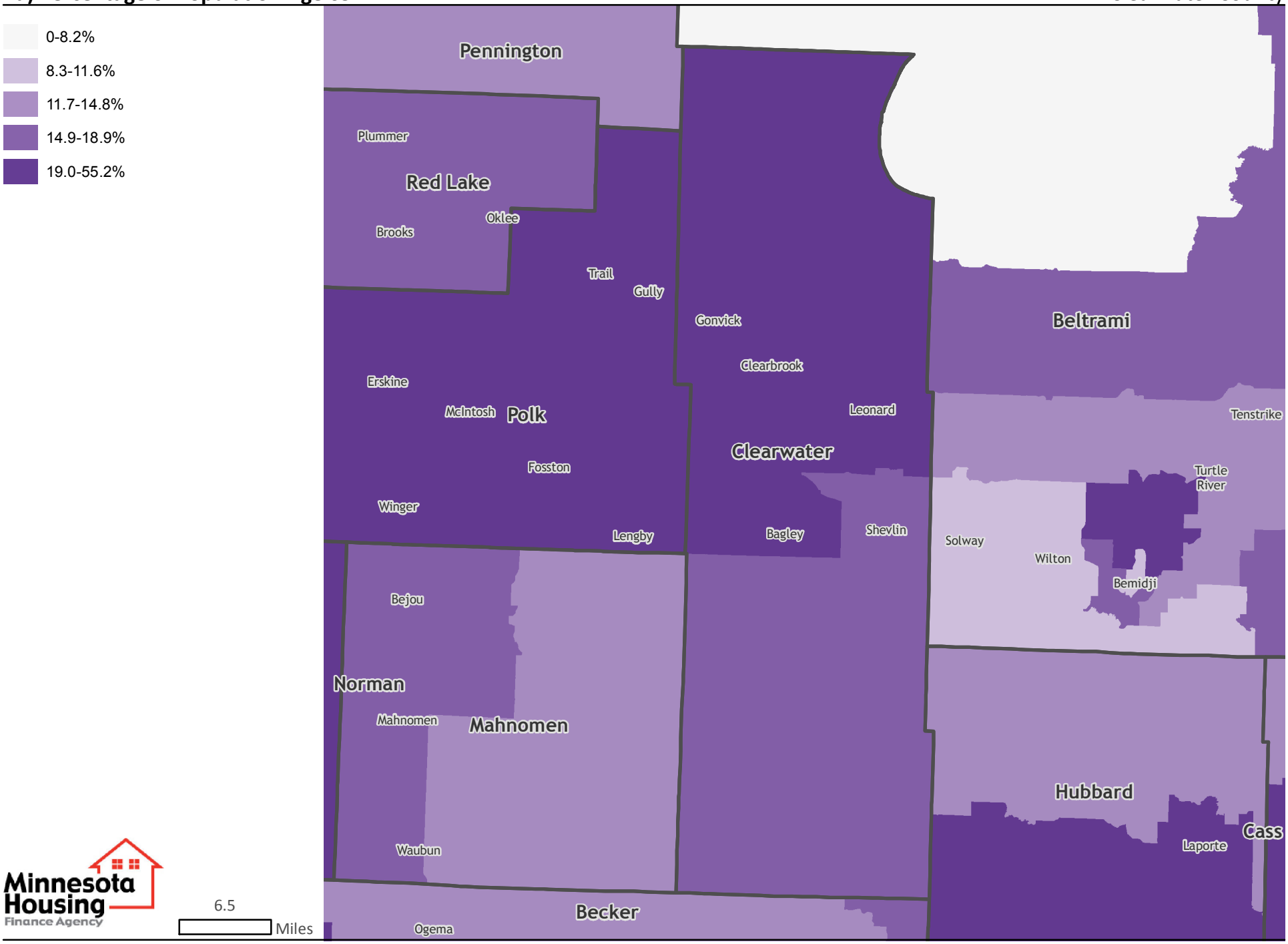
Clearwater County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

4d) Percentage of Population Age 65+

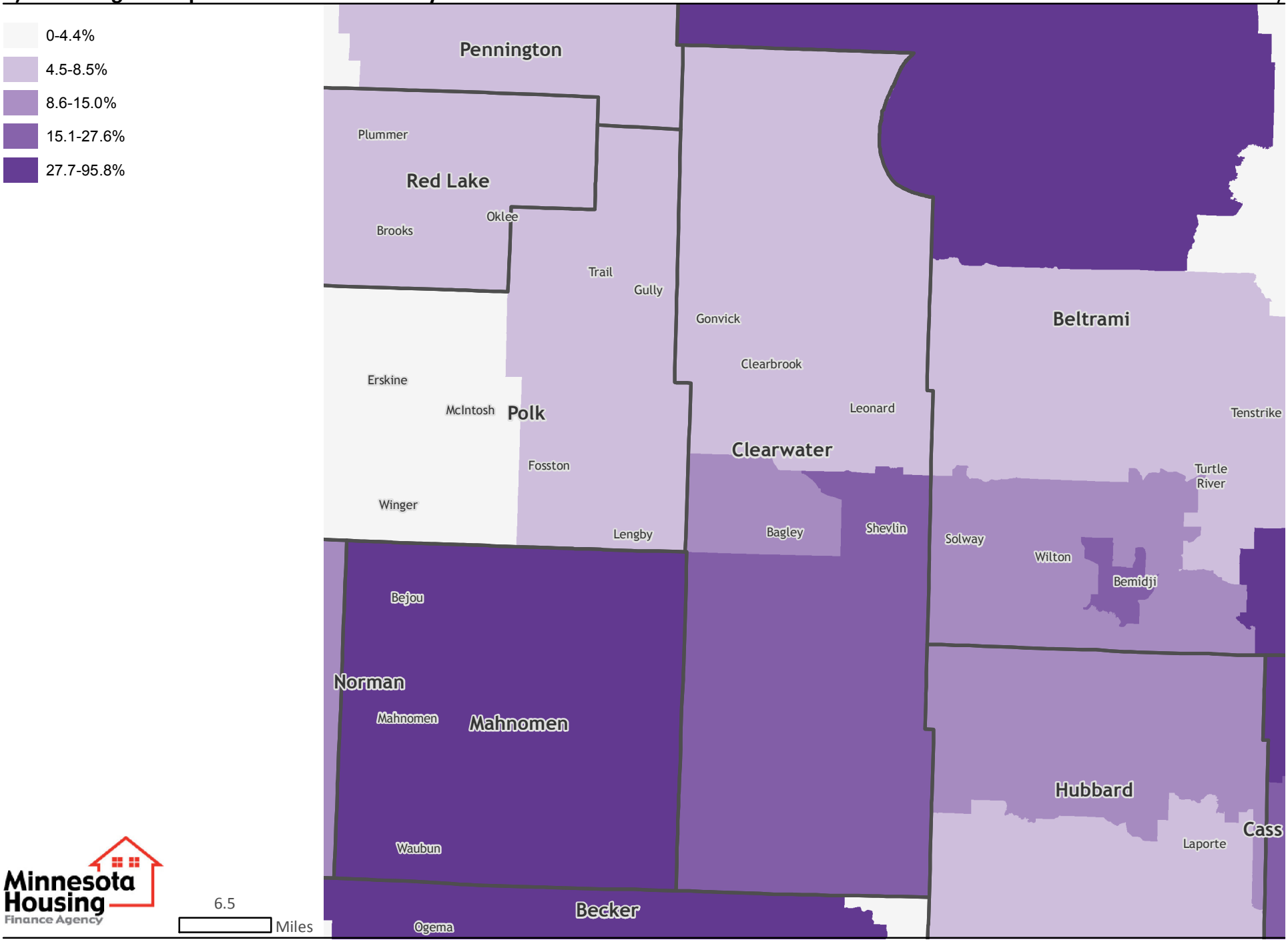
Clearwater County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

5) Percentage of Population from Community of Color

Clearwater County

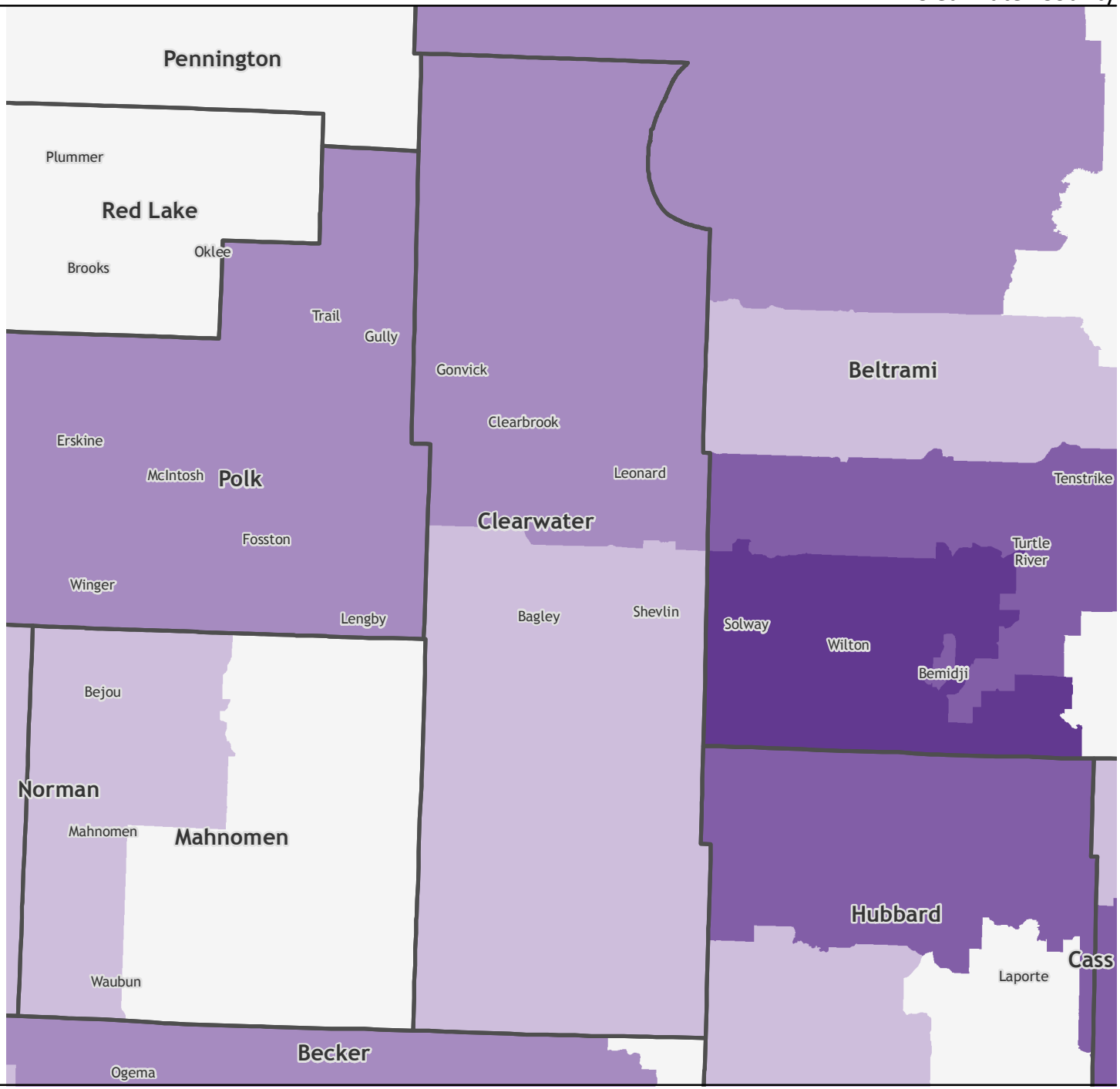


Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

6a) Total Households

Clearwater County

- 0-1,031 (Households)
- 1,032-1,329
- 1,330-1,649
- 1,650-2,051
- 2,052-4,862



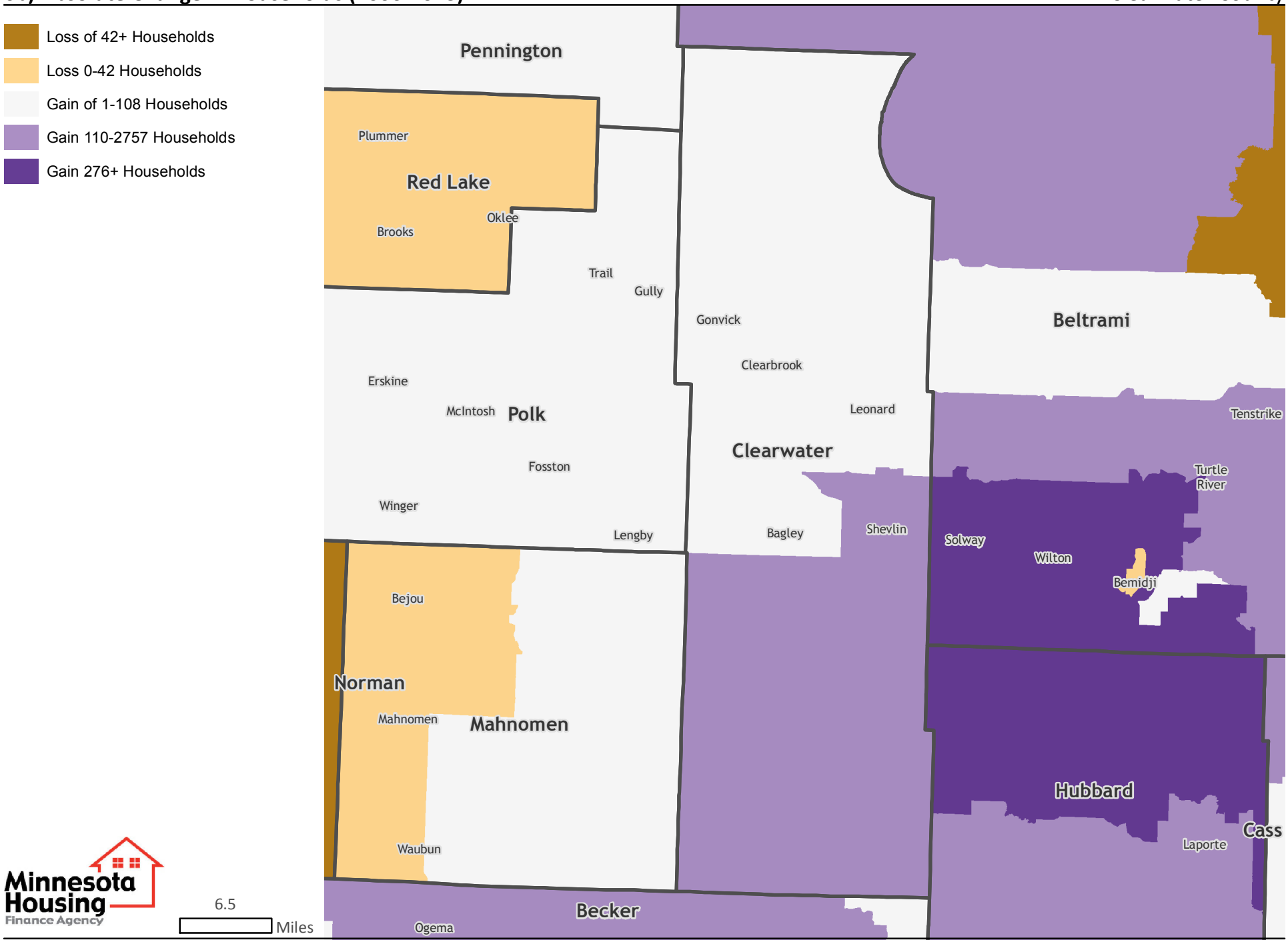
Minnesota Housing Finance Agency

6.5 Miles

Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

6b) Absolute Change in Households (2000-2013)

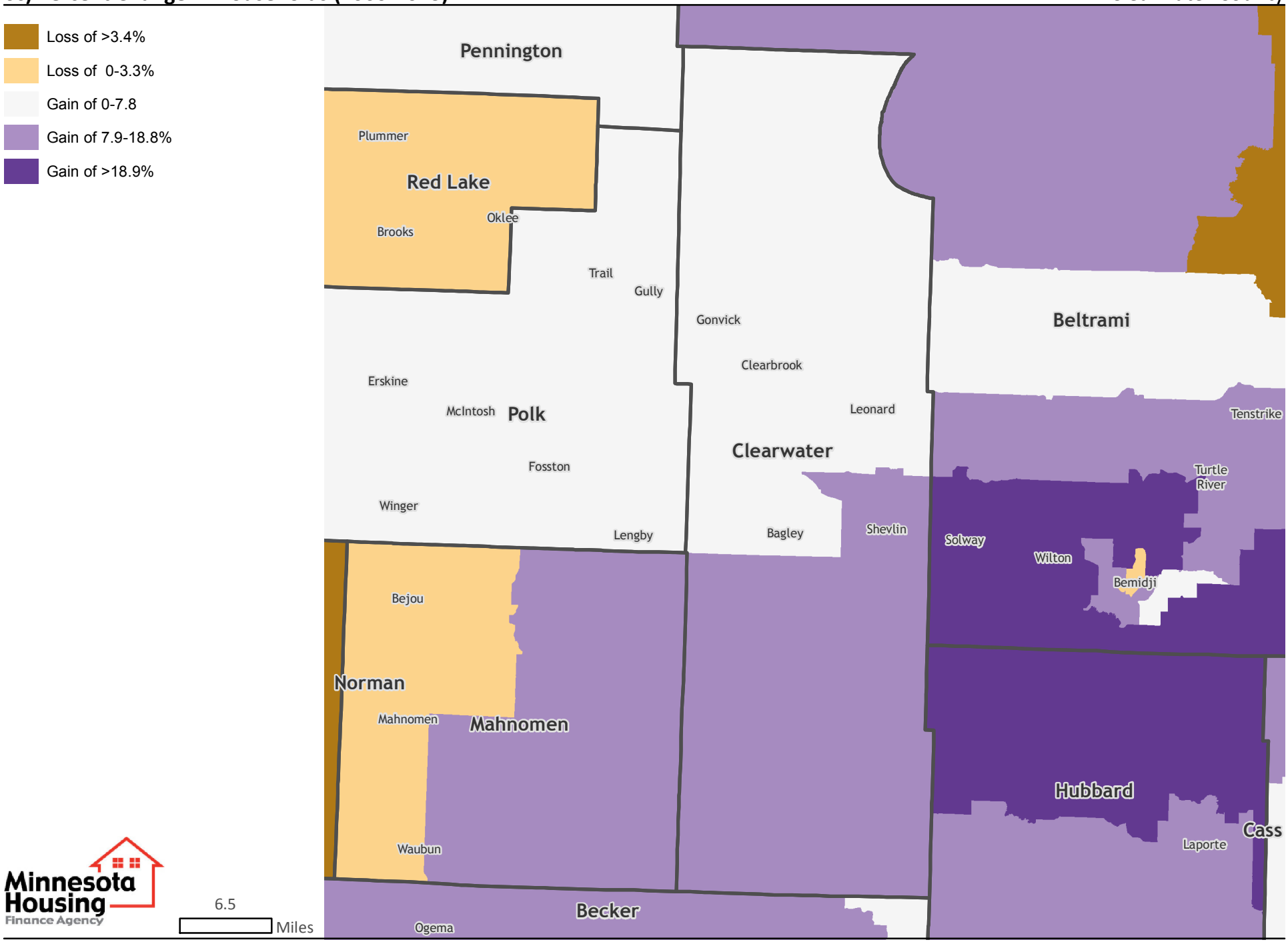
Clearwater County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample and 2000 Decennial Census

6c) Percent Change in Households (2000-2013)

Clearwater County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample and 2010 Decennial Census

7a) Percentage of All Lower Income Households Cost Burdened

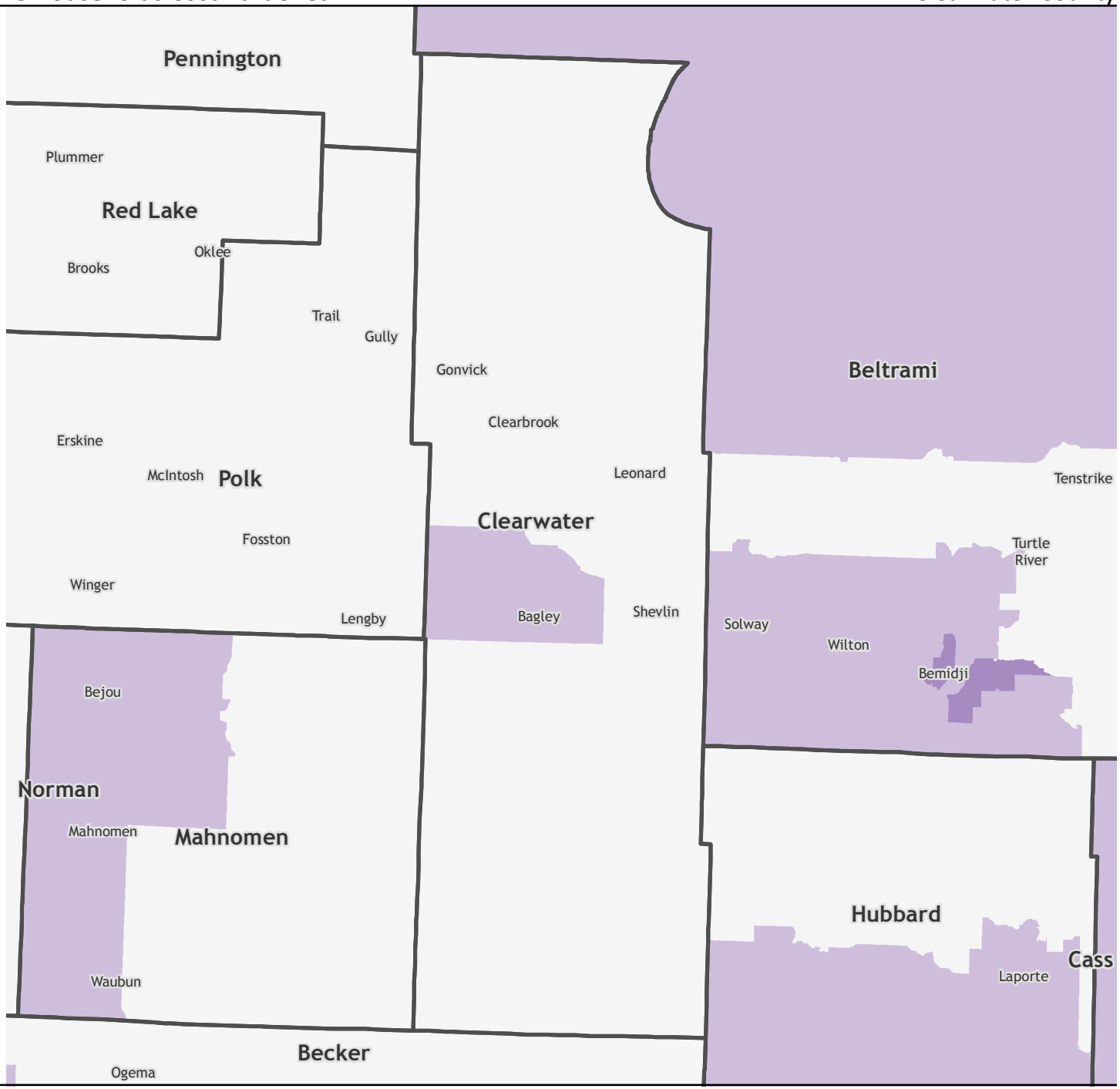
Clearwater County

0-47.1%

47.2-55.%

55.1-62.6%

Lower Income Households are defined as households with annual incomes below $50,000. Cost Burden is defined as spending >30% of monthly income on housing.



6.5 Miles

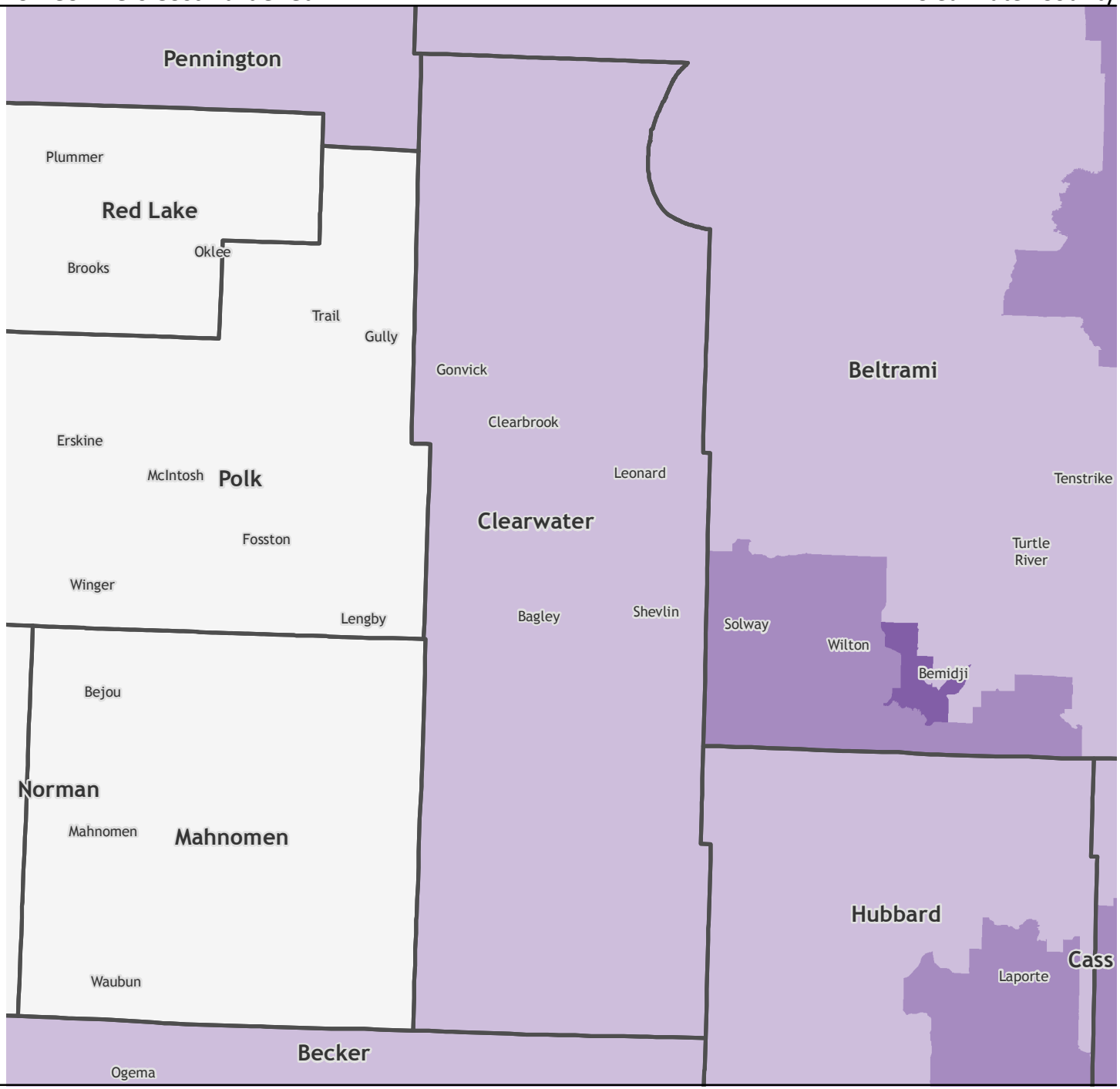
Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

7b) Percentage of Lower Income Homeowners Cost Burdened

Clearwater County

- 0-41.3%
- 41.4-49.0%
- 49.1-57.8%
- 57.9-67.6%

Lower Income Homeowners are defined as households with annual incomes below $50,000. Cost Burden is defined as spending >30% of monthly income on housing.



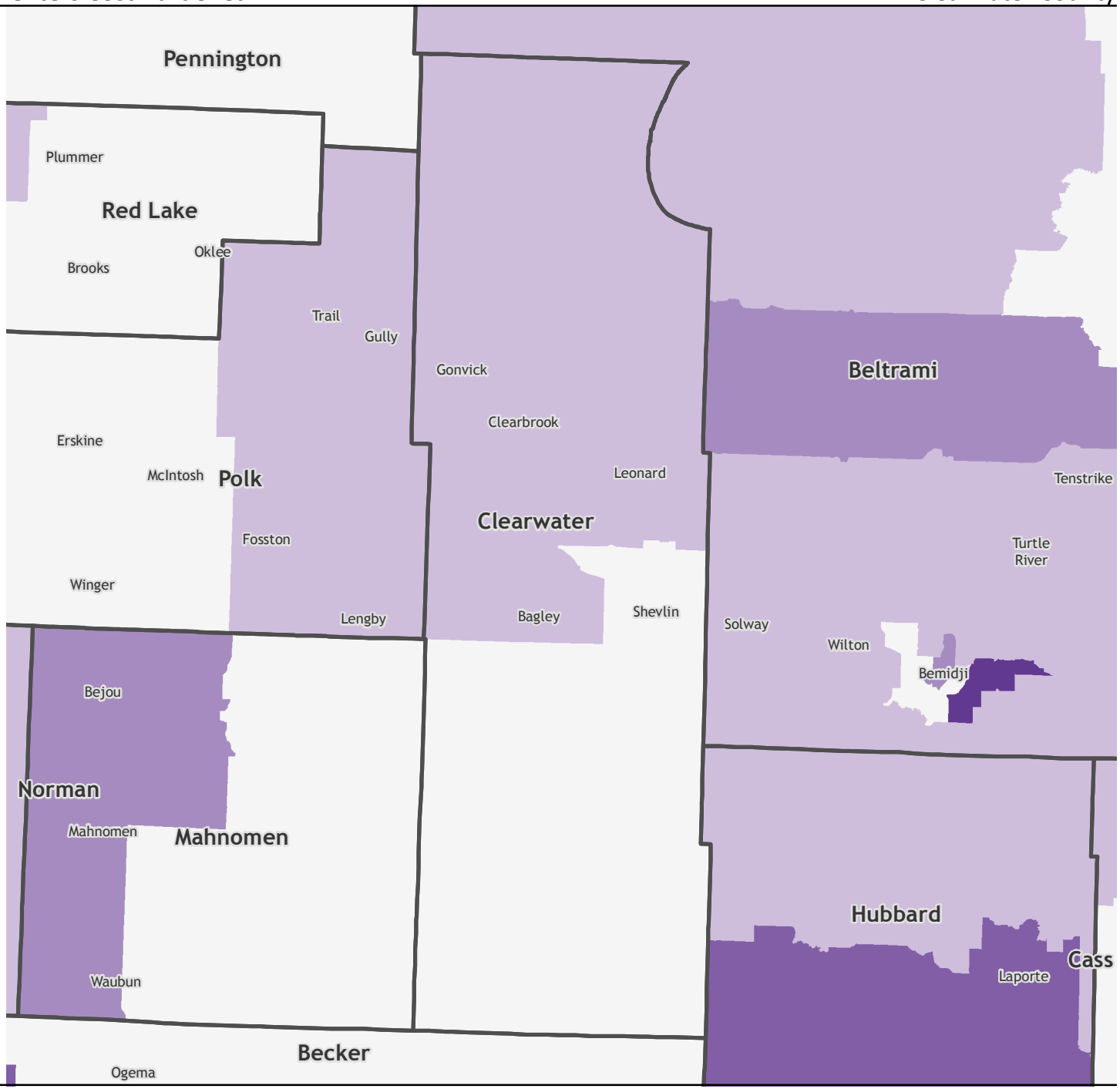
6.5 Miles

Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

7c) Percentage of Lower Income Renters Cost Burdened

- 0-51.4%
- 51.5-62.1%
- 62.2-71.3%
- 71.4-83.0%
- 83.1-100%

Lower Income Renters are defined as households with annual incomes below $50,000. Cost Burden is defined as spending >30% of monthly income on housing.



Minnesota Housing Finance Agency

6.5 Miles

Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

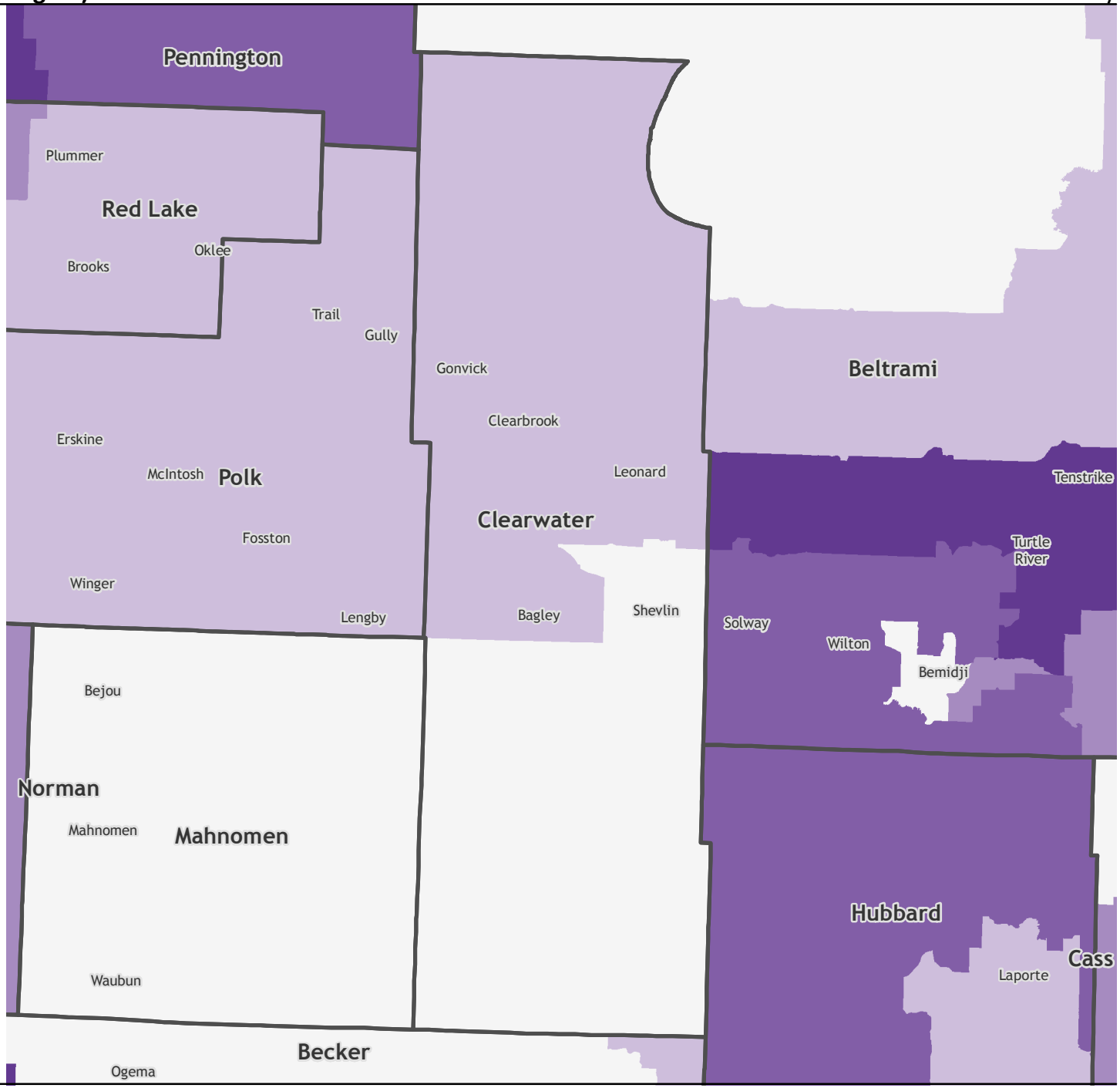
8) Median Household Income (by region)

Greater Minnesota

- $0- $41,111
- $41,112 - $47,179
- $47,180 - $51,723
- $51,724 - $57,100
- $57,101 -$82,207

NonTwin Cities MSA

- $42,784 - $50,389



6.5 Miles

Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

9) Median Family Income (by region)

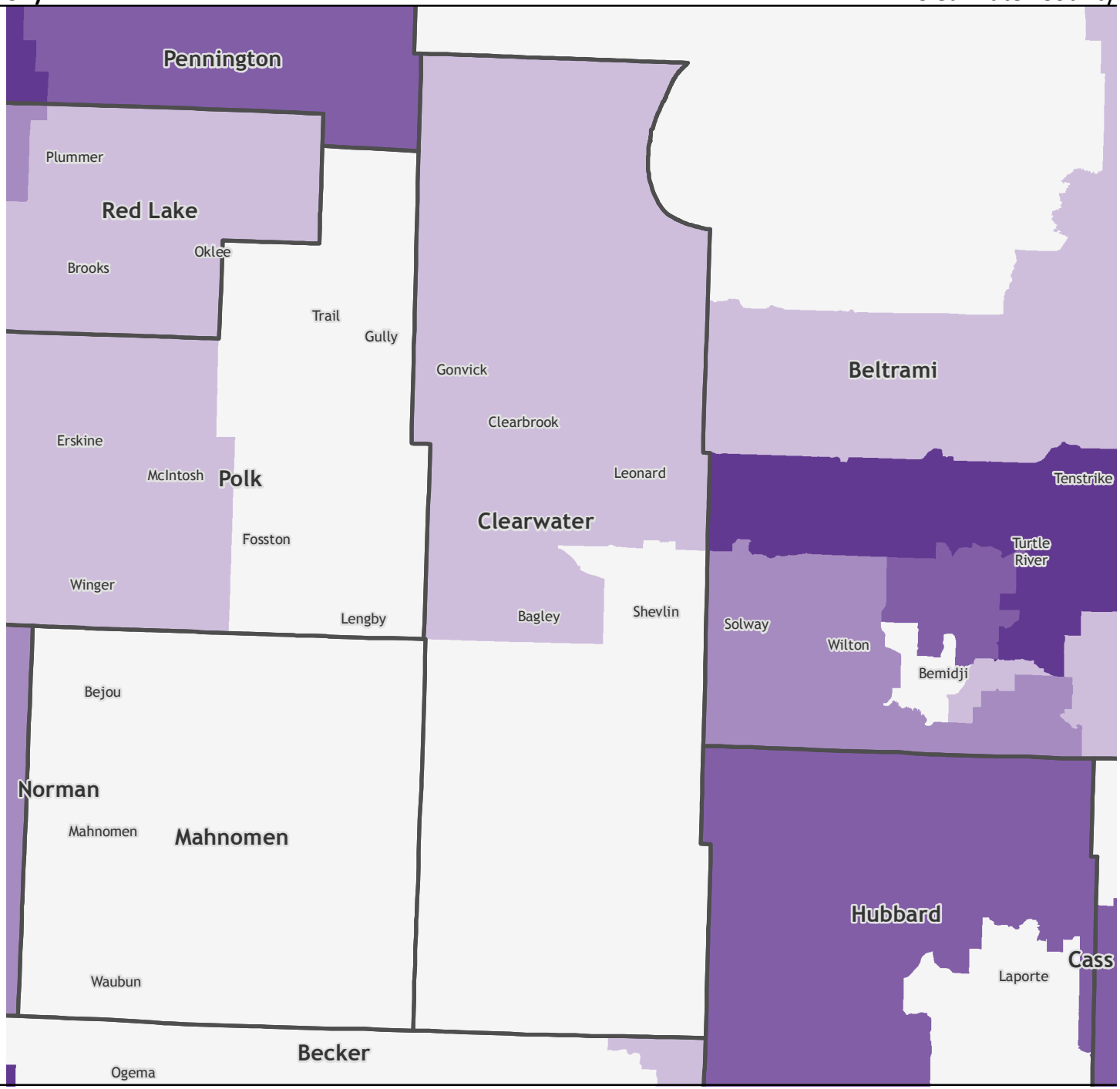
Clearwater County

Greater Minnesota

- $0- $52,401
- $52,402 - $58,750
- $58,751 - $63,750
- $63,751 - $68,789
- $68,790 - $91,500

NonTwin Cities MSA

- $0-$56,024
- $56,025-$64,815



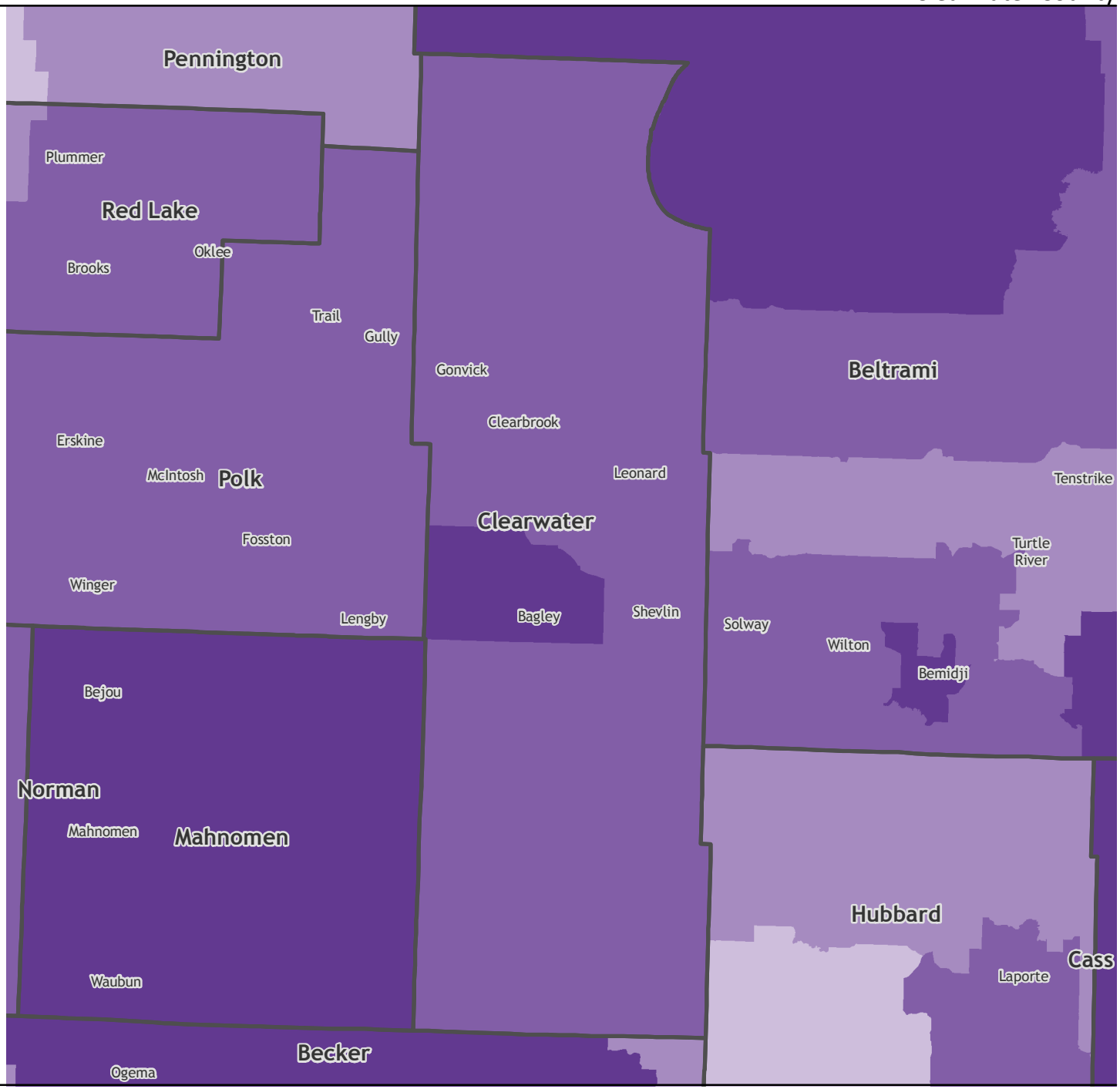
6.5 Miles

Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

10) Poverty Rate

- 4.8-7.8%
- 7.9-11.4%
- 11.5-17.8%
- 17.9-100%

Percentage of the population below poverty thresholds as published by the American Community Survey.



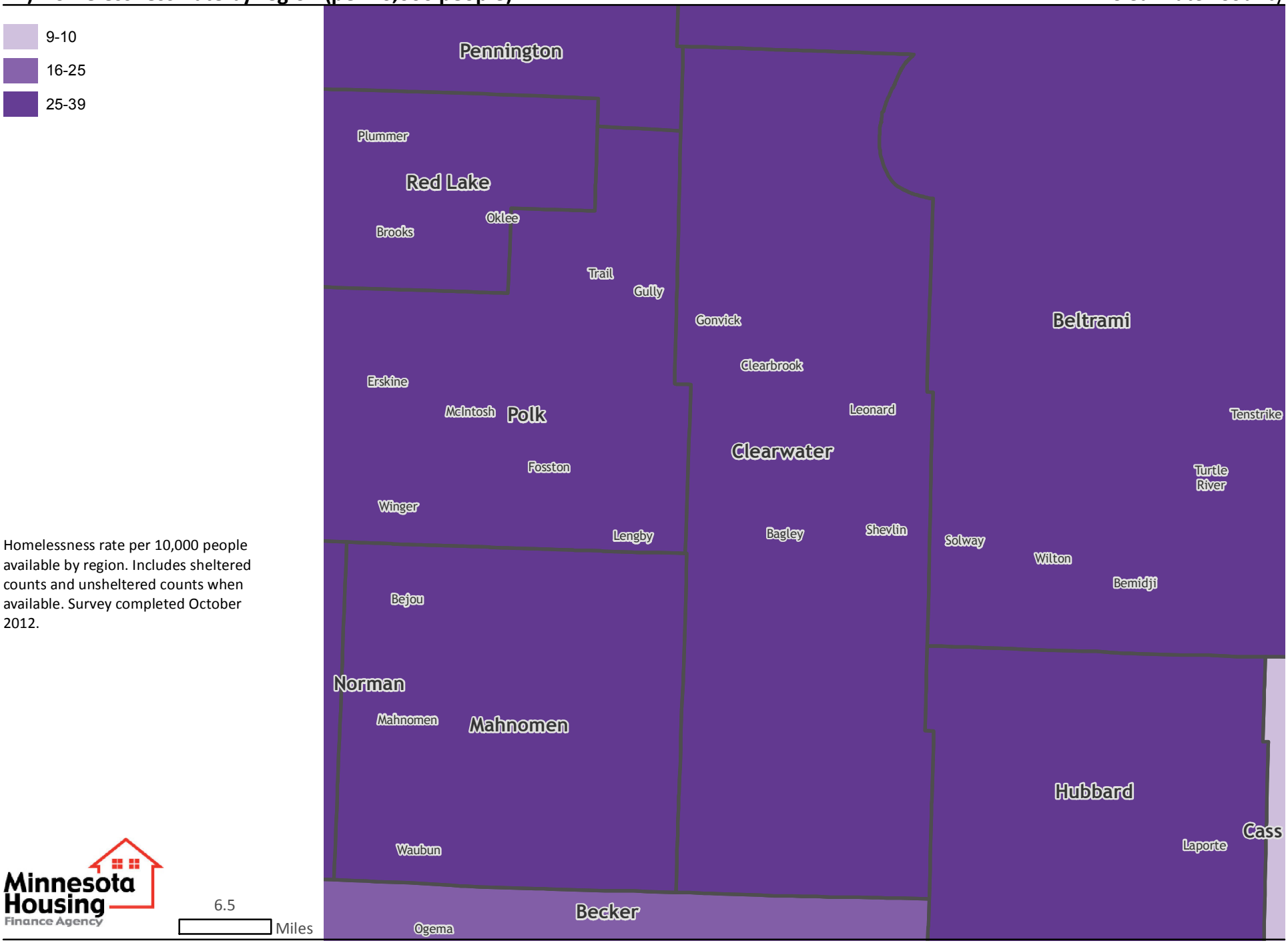
Minnesota Housing Finance Agency

6.5 Miles

Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

11) Homelessness Rate by region (per 10,000 people)

Clearwater County



Homelessness rate per 10,000 people available by region. Includes sheltered counts and unsheltered counts when available. Survey completed October 2012.

Minnesota Housing Finance Agency

Source: Minnesota Housing analysis of Wilder Foundation Point in Time Data for October 2012.

12) Median Rent (by region)

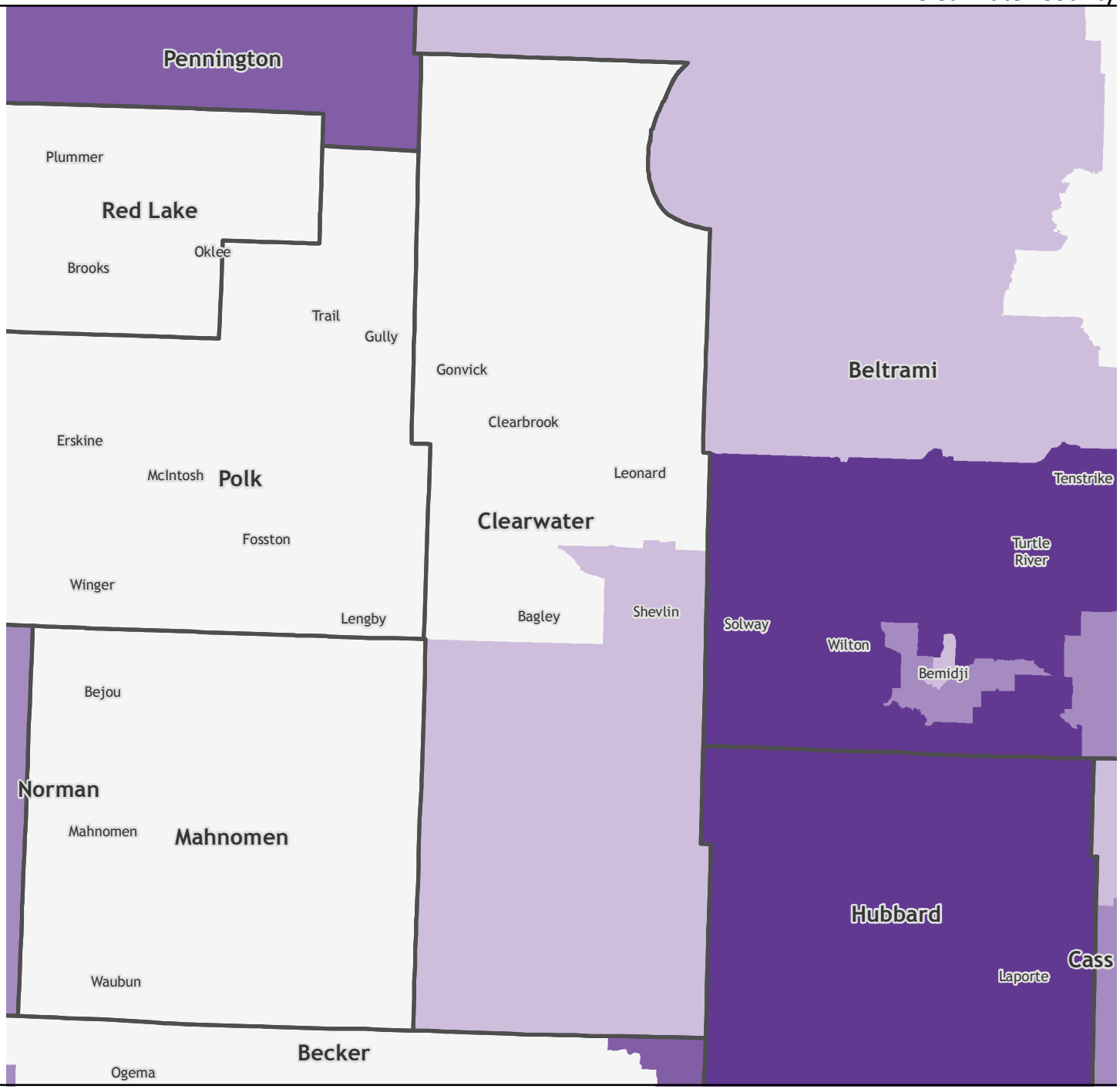
Clearwater County

Greater Minnesota

- $0-$543
- $544-$600
- $601-$669
- $669-$745
- $746-$1,432

NonTwin Cities MSA

- $0-$596



Minnesota Housing Finance Agency

6.5 Miles

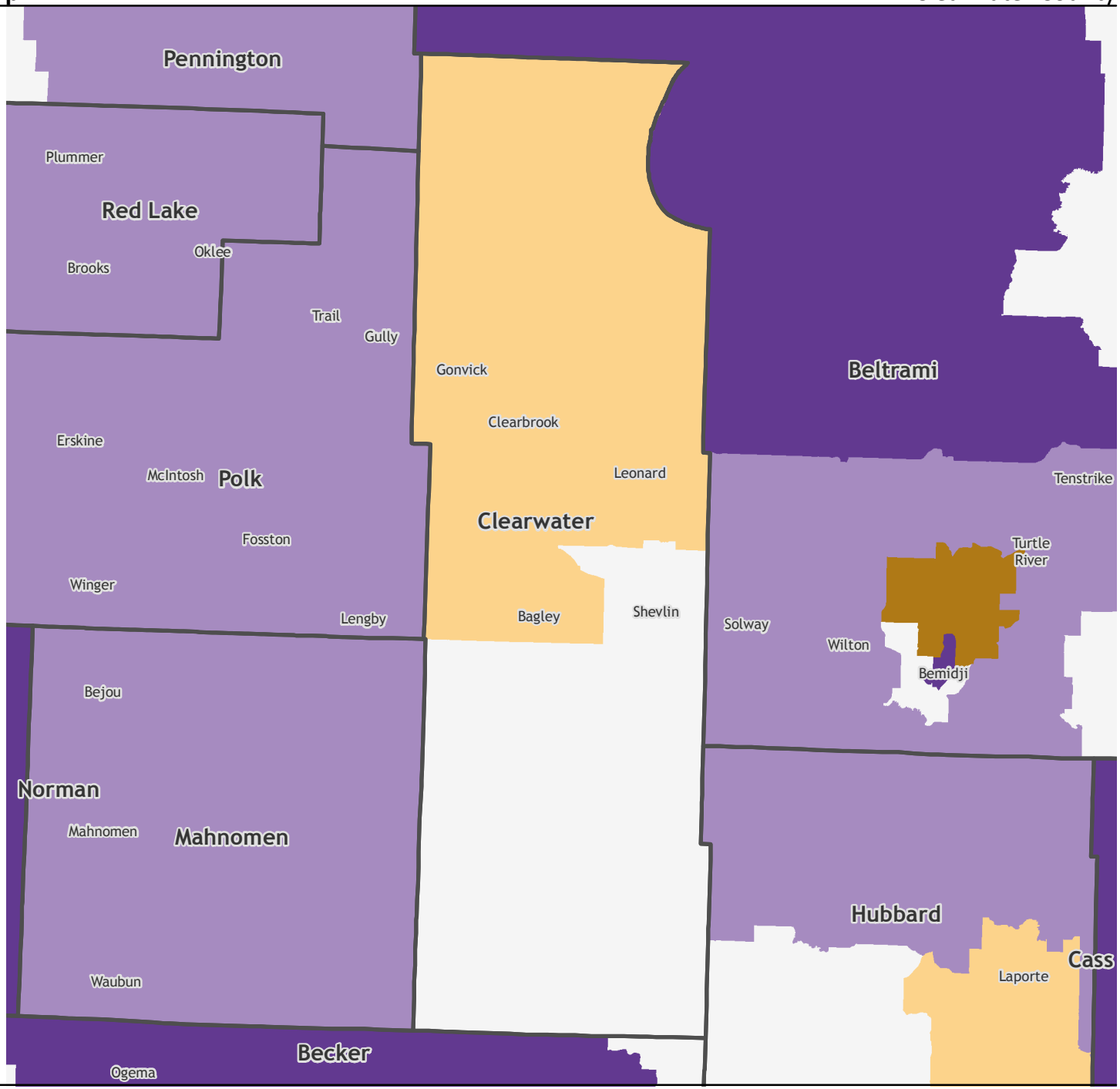
Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

13) Affordable Rental Housing Gap

Clearwater County

- >35 fewer affordable units than lower income renters
- 0-35 fewer affordable units than lower income renters
- 0-33 more affordable units than lower income renters
- 34-71 more affordable units than lower income renters
- 72-350 more affordable units than lower income renters

Estimate of the difference between total rental housing units affordable to households with incomes <80% AMI and households with those incomes who live in the tract.



6.5 Miles

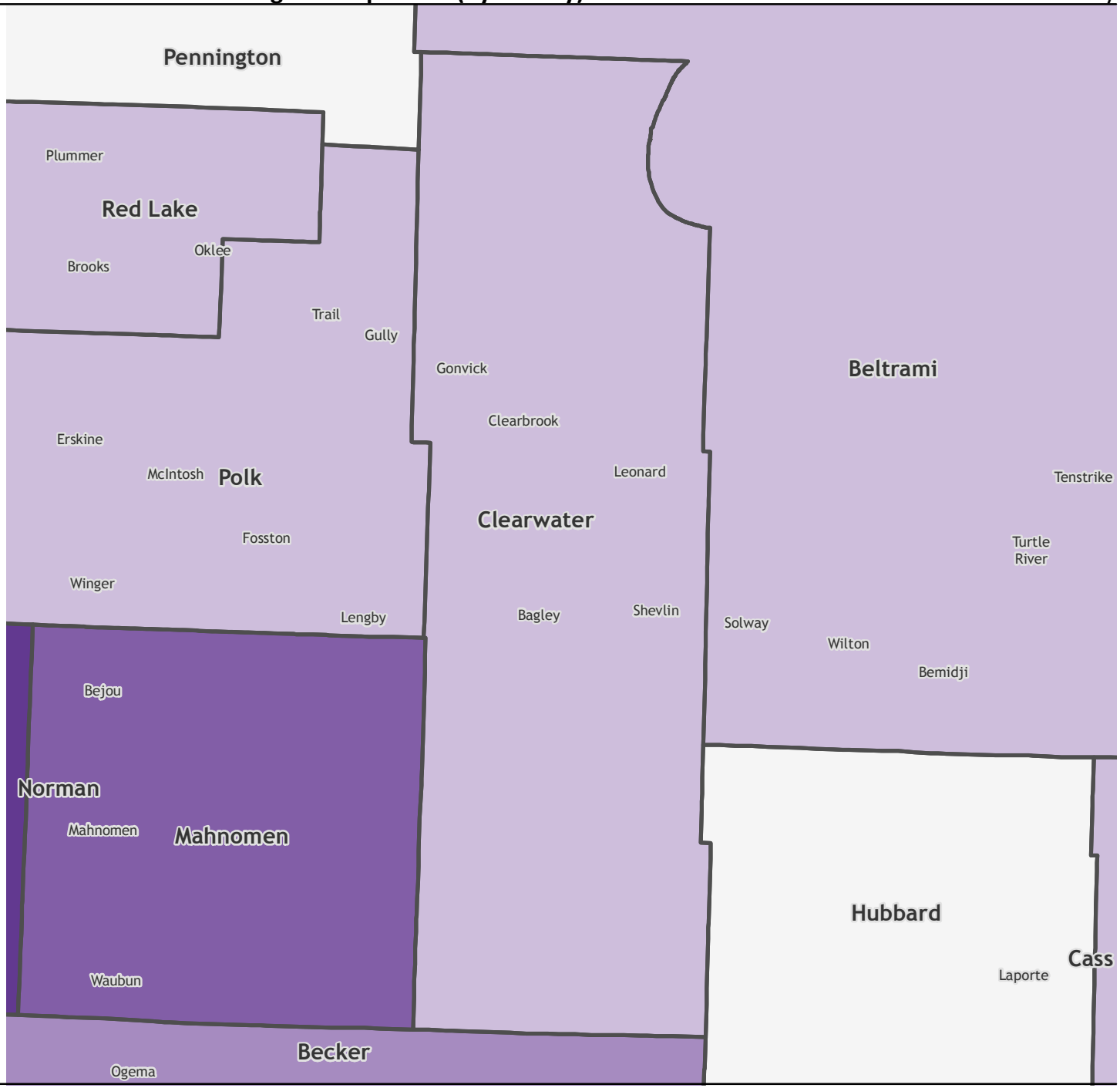
Source: Minnesota Housing analysis of HUD CHAS data for 2007-2011

14) Rental Vacancy Rate for Subsidized Affordable Housing Developments (by County)

- 0-2.5%
- 2.6-5.0%
- 5.1-7.5%
- 7.6-10%
- > 10%

Rental vacancy rates for the county for subsidized affordable housing units that are in the portfolios of Minnesota Housing and USDA Rural Development, by County. Counties with fewer than five properties are suppressed for accuracy reasons.

Point in time vacancy rates for January 2014.



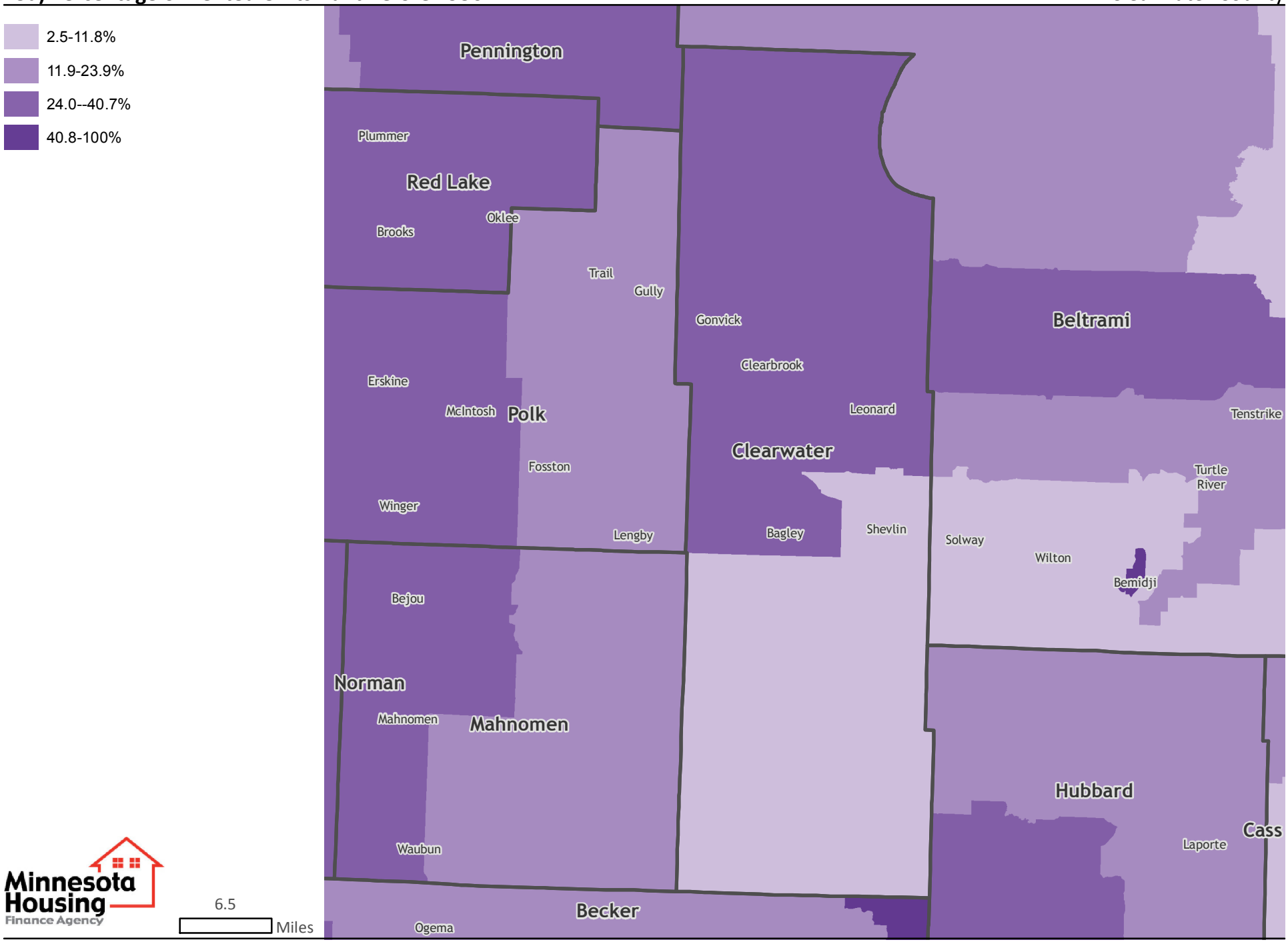
Minnesota Housing Finance Agency

6.5 Miles

Source: Minnesota Housing and USDA Rural Development Subsidized Affordable Portfolios, March 2015.

15a) Percentage of Rented Units Built Before 1950

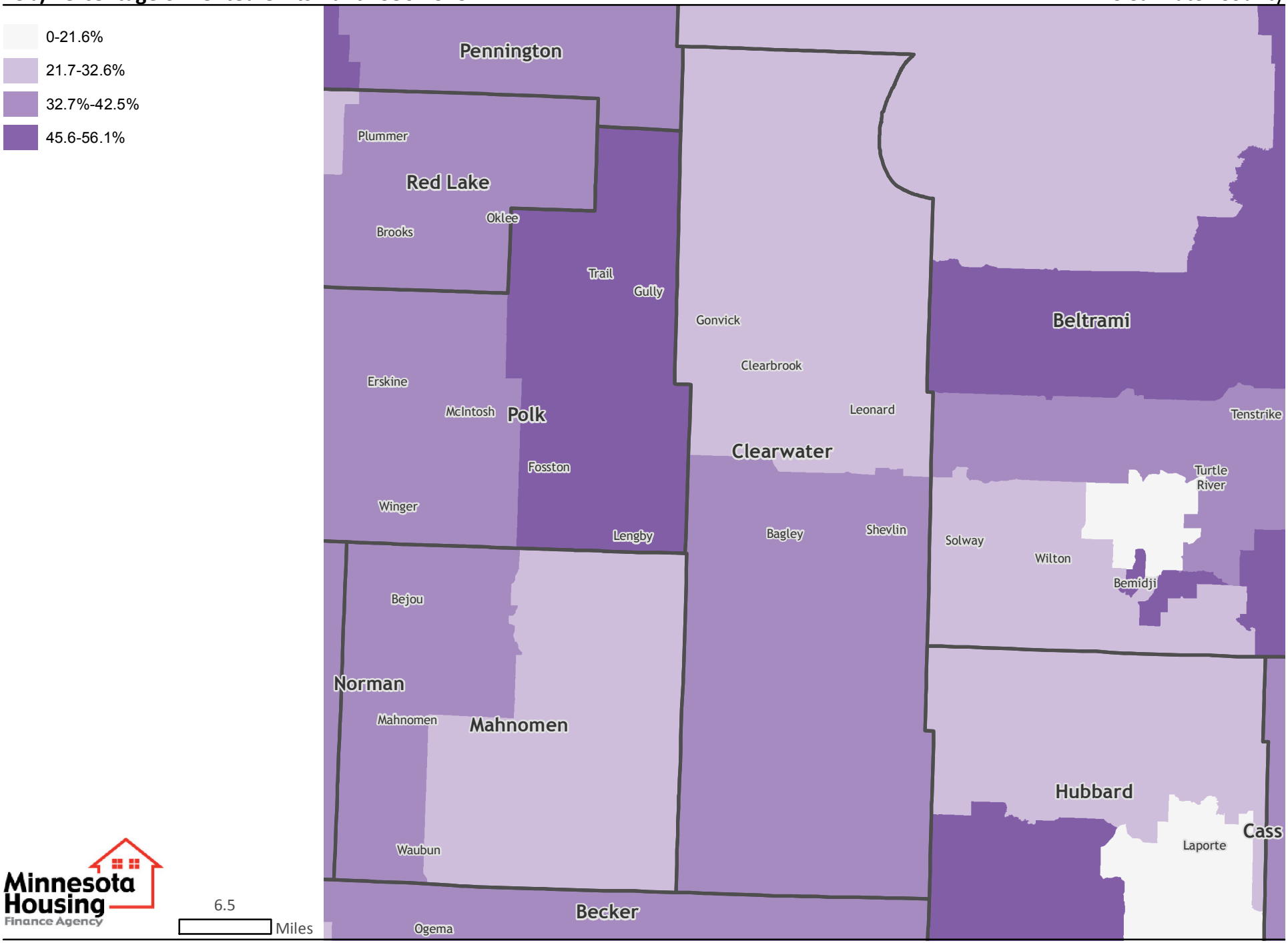
Clearwater County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

15b) Percentage of Rented Units Built 1950-1979

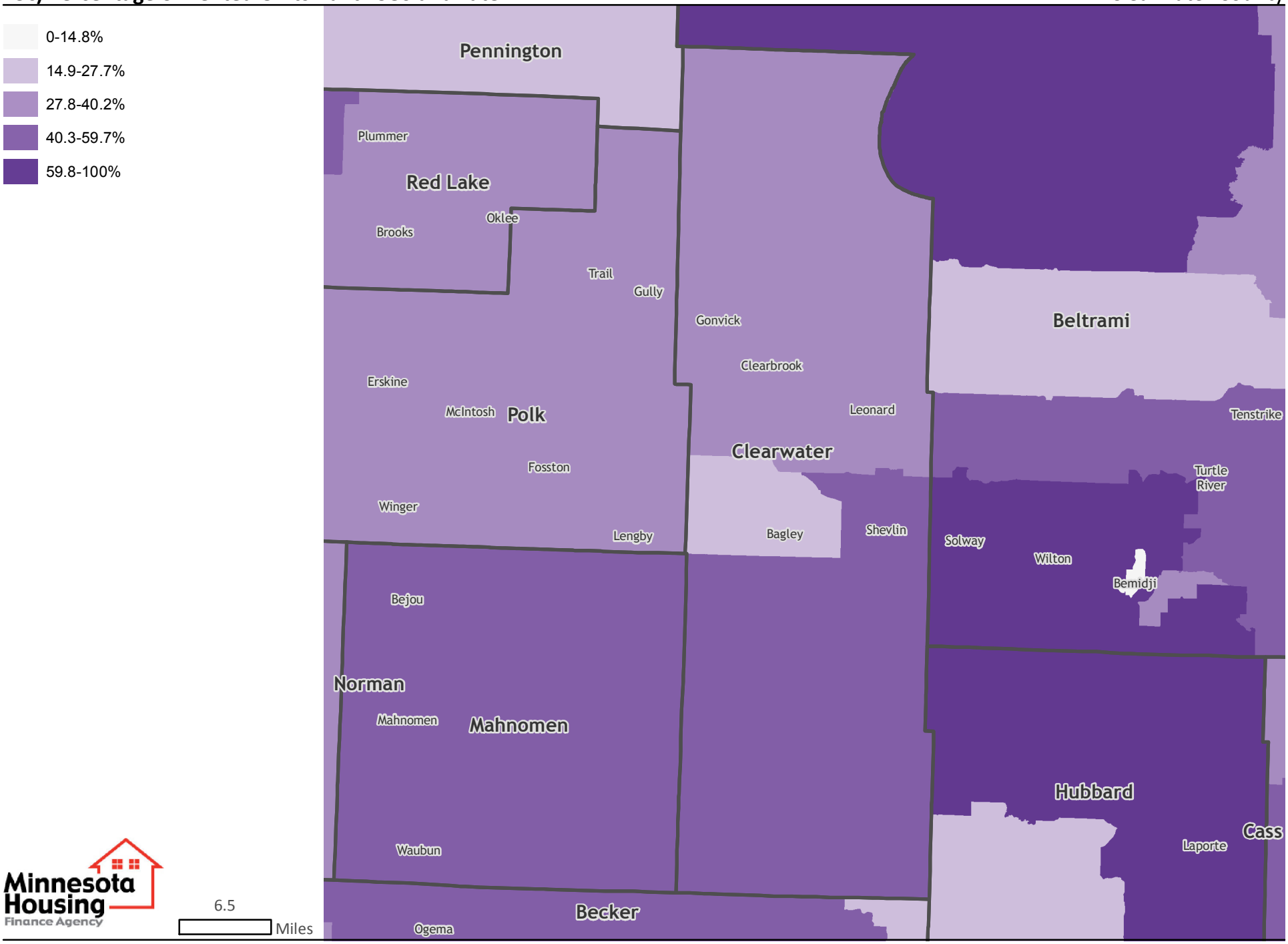
Clearwater County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

15c) Percentage of Rented Units Built 1980 and Later

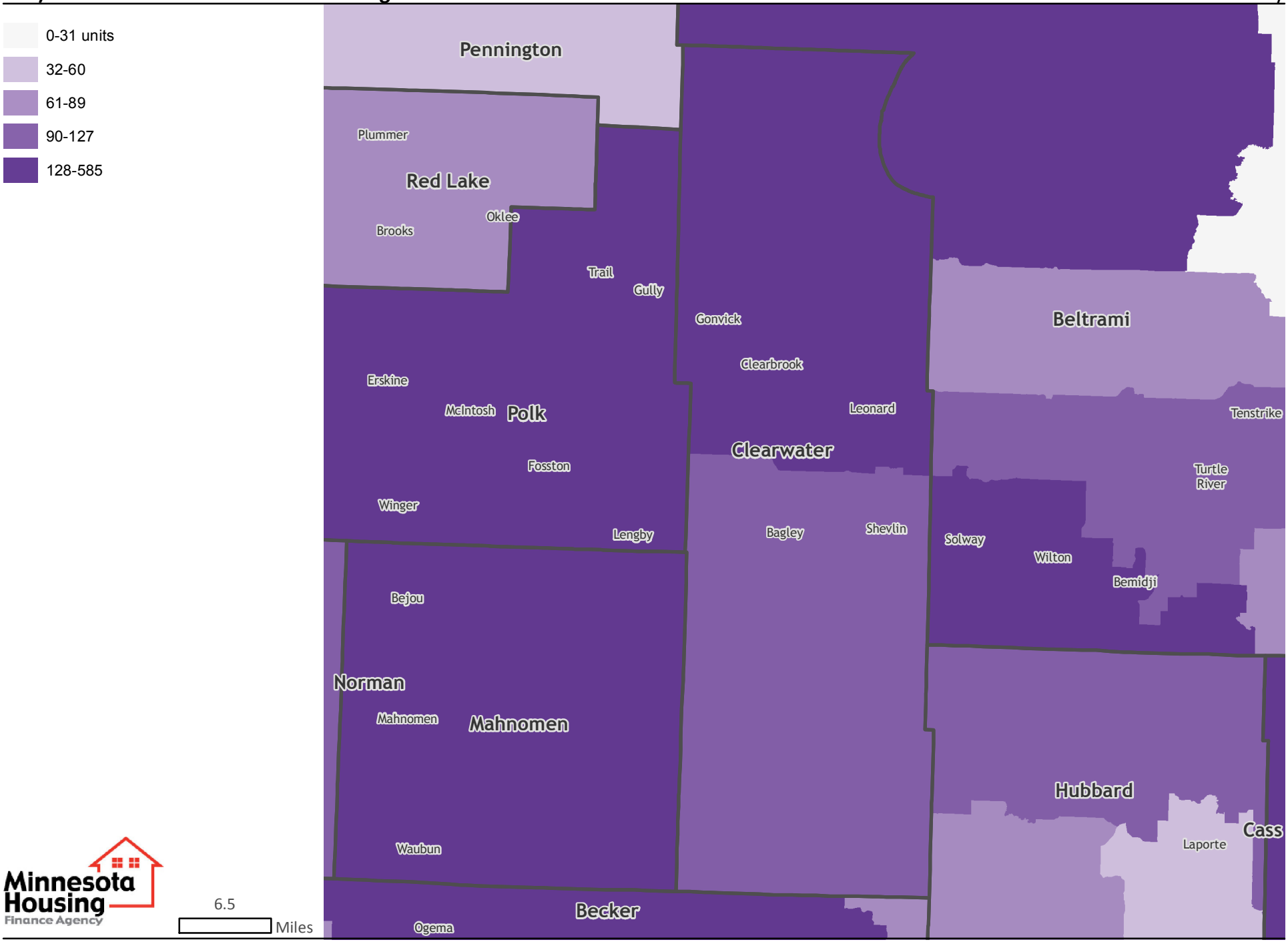
Clearwater County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

16a) Total Rental Units in 1 Unit Buildings

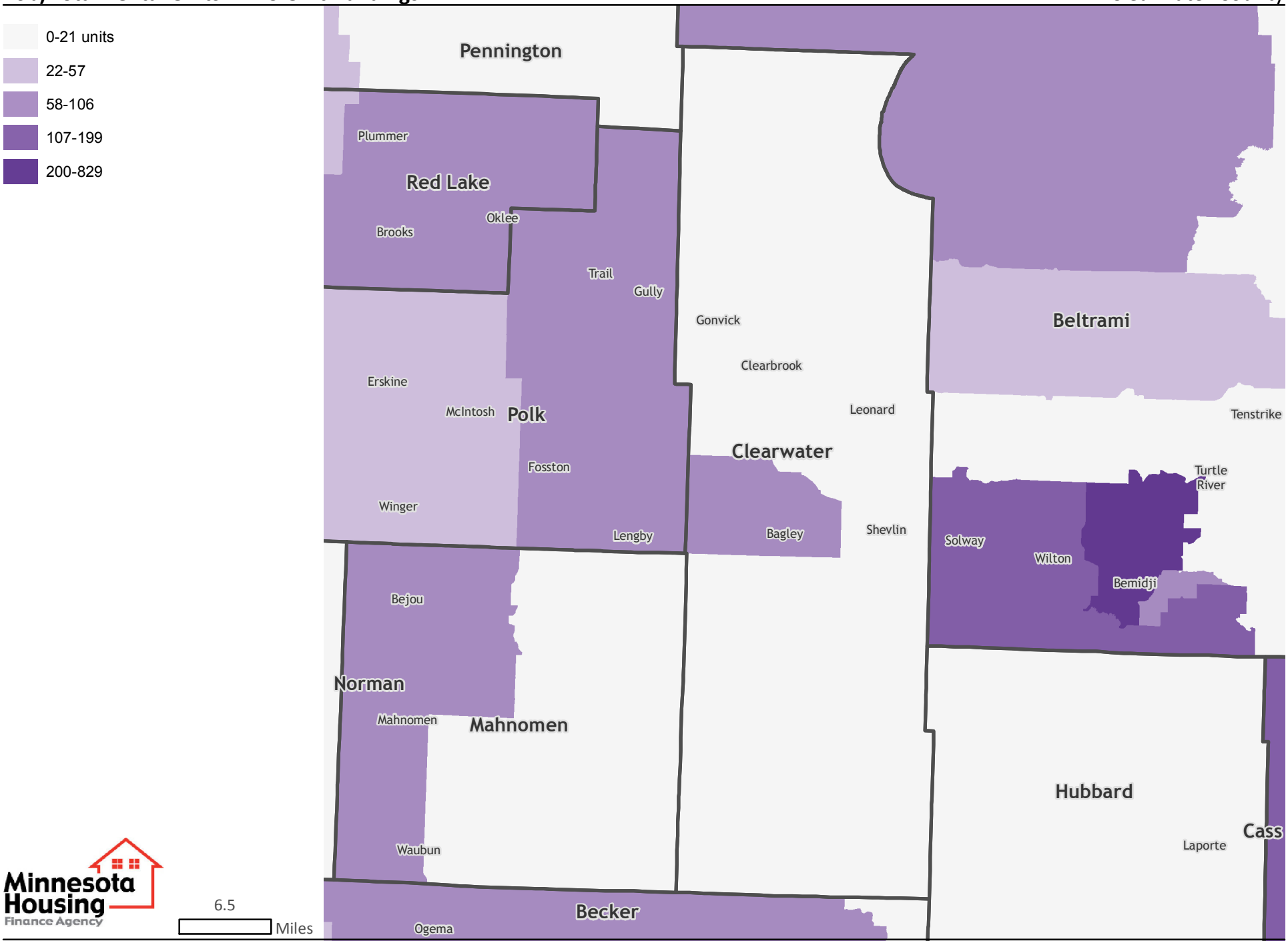
Clearwater County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

16b) Total Rental Units in 2-9 Unit Buildings

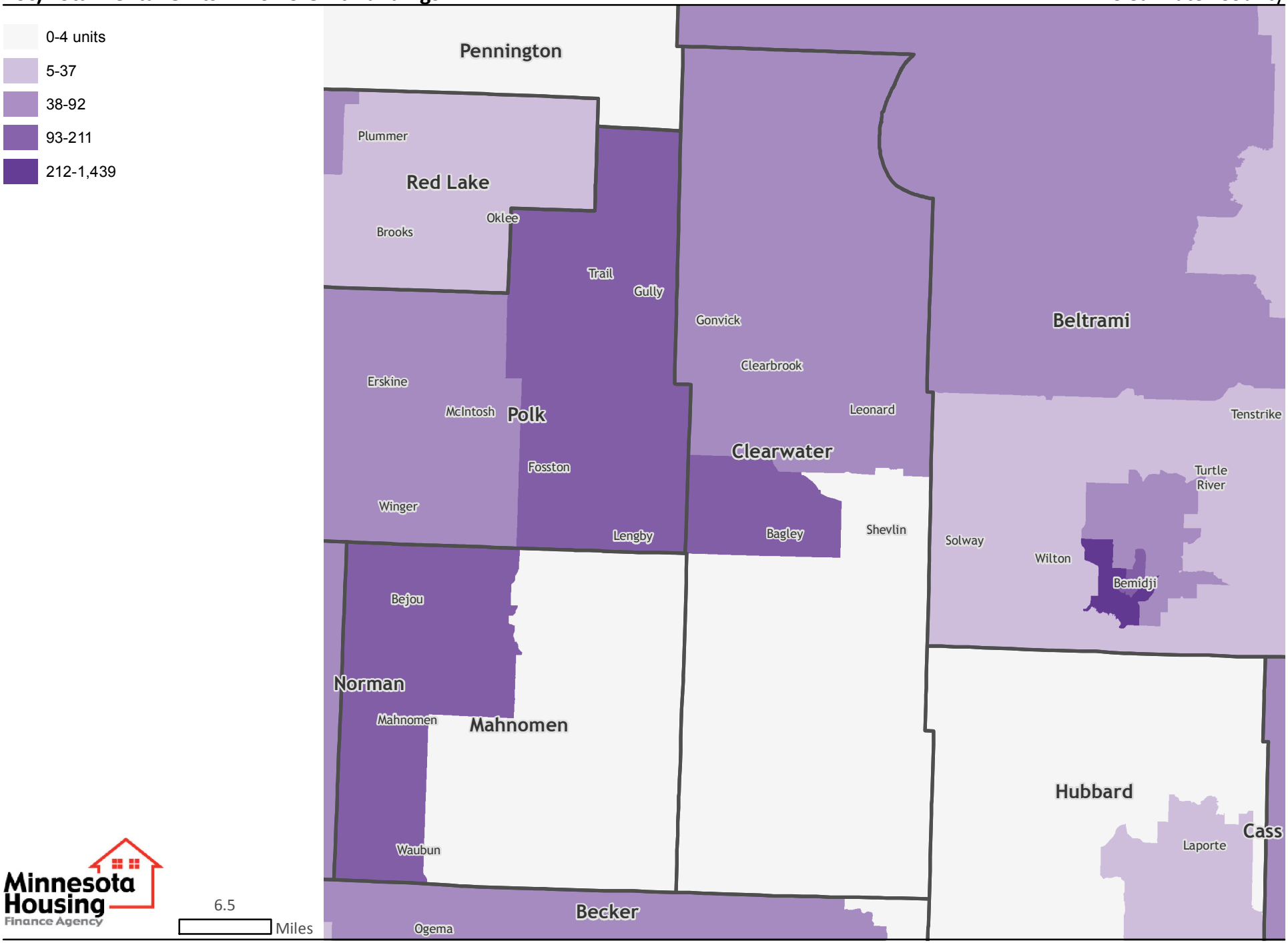
Clearwater County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

16c) Total Rental Units in 10-49 Unit Buildings

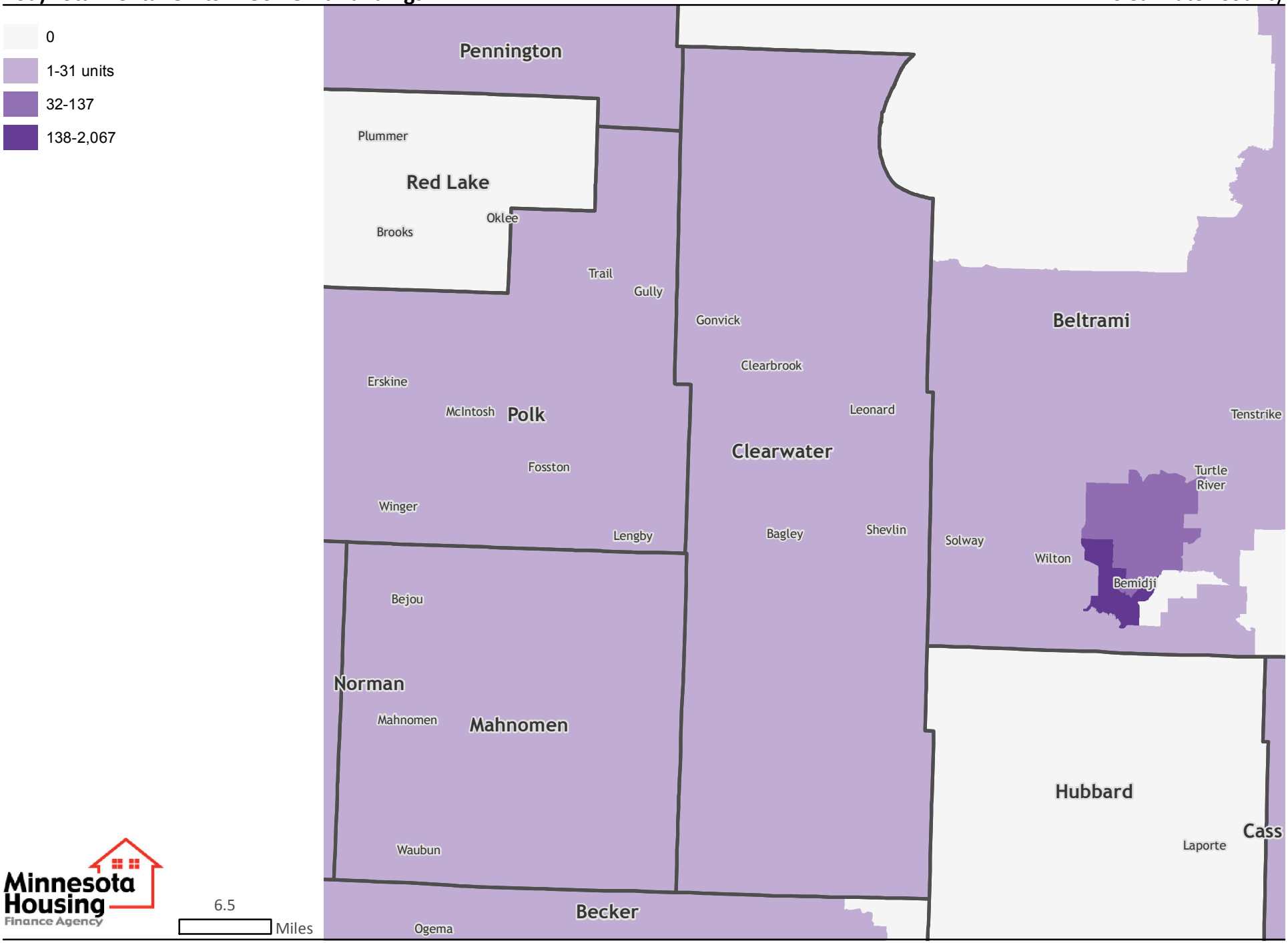
Clearwater County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

16d) Total Rental Units in 50+ Unit Buildings

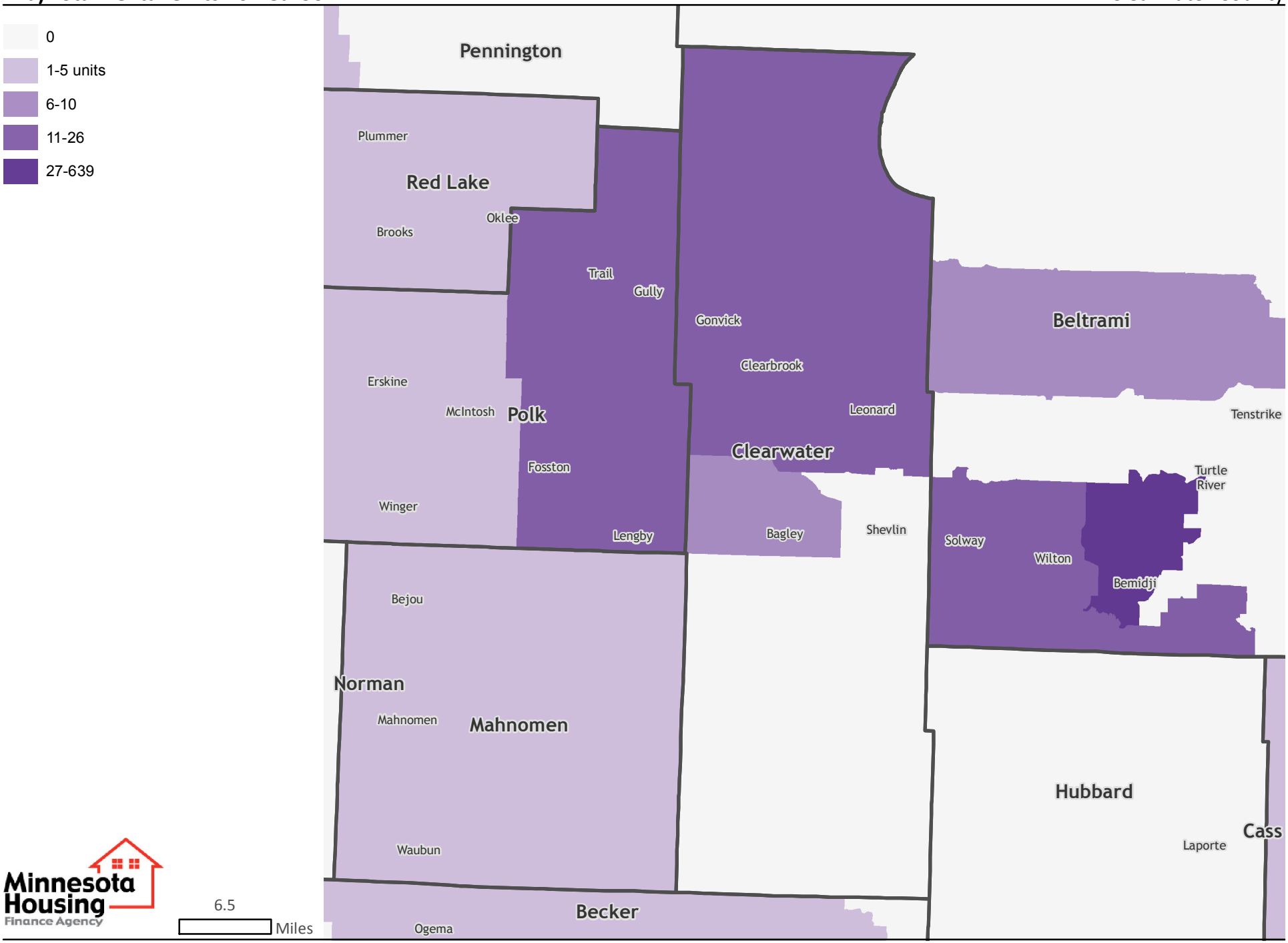
Clearwater County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

17a) Total Rental Units - 0 Bedroom

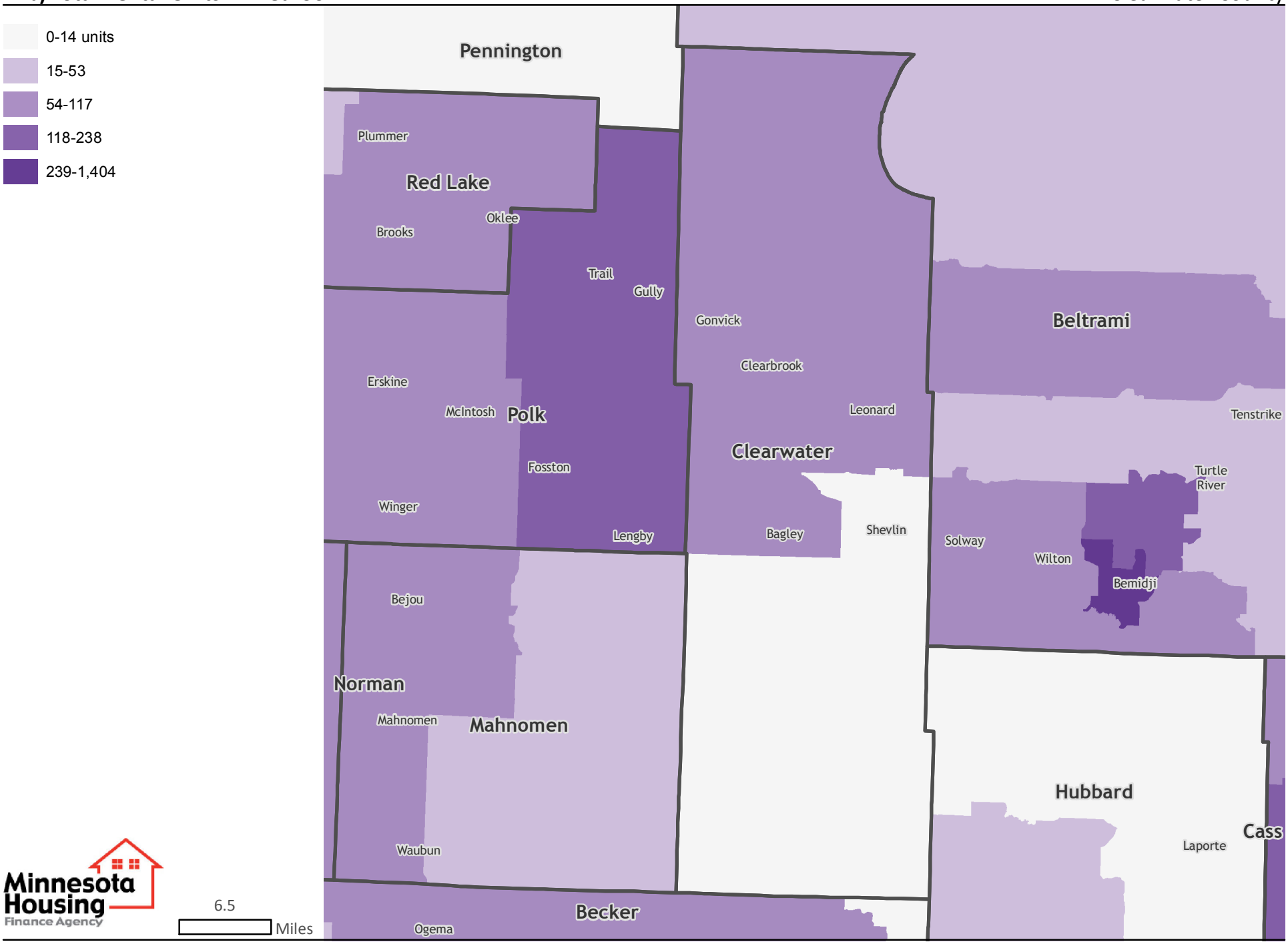
Clearwater County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

17b) Total Rental Units - 1 Bedroom

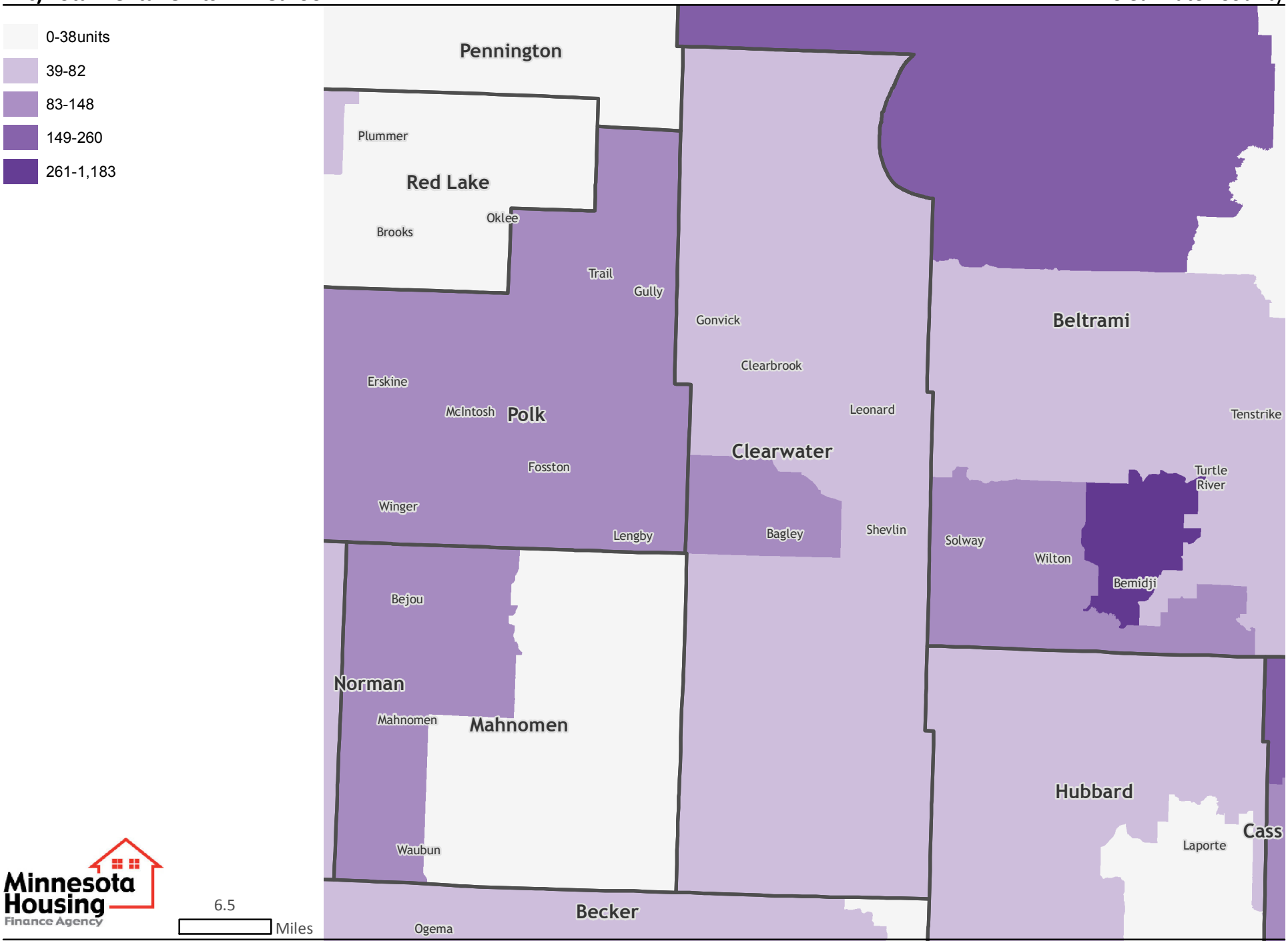
Clearwater County



Source: Minnesota Housing analysis of American Community Survey 2008-2012 5 year sample

17c) Total Rental Units - 2 Bedroom

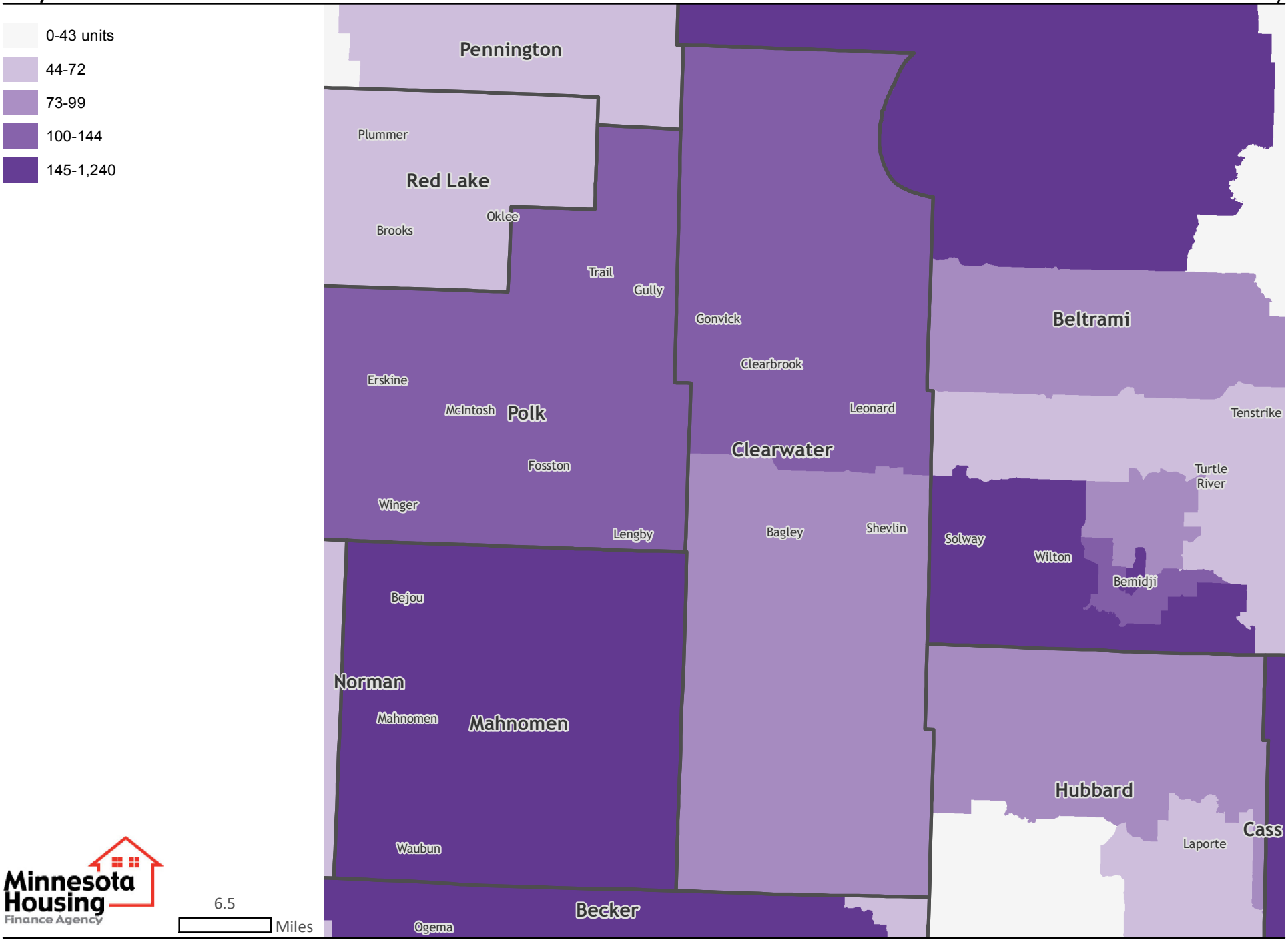
Clearwater County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

17d) Total Rental Units - 3+ Bedroom

Clearwater County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

18) Median Homeowner Costs (for households with a mortgage, by region)

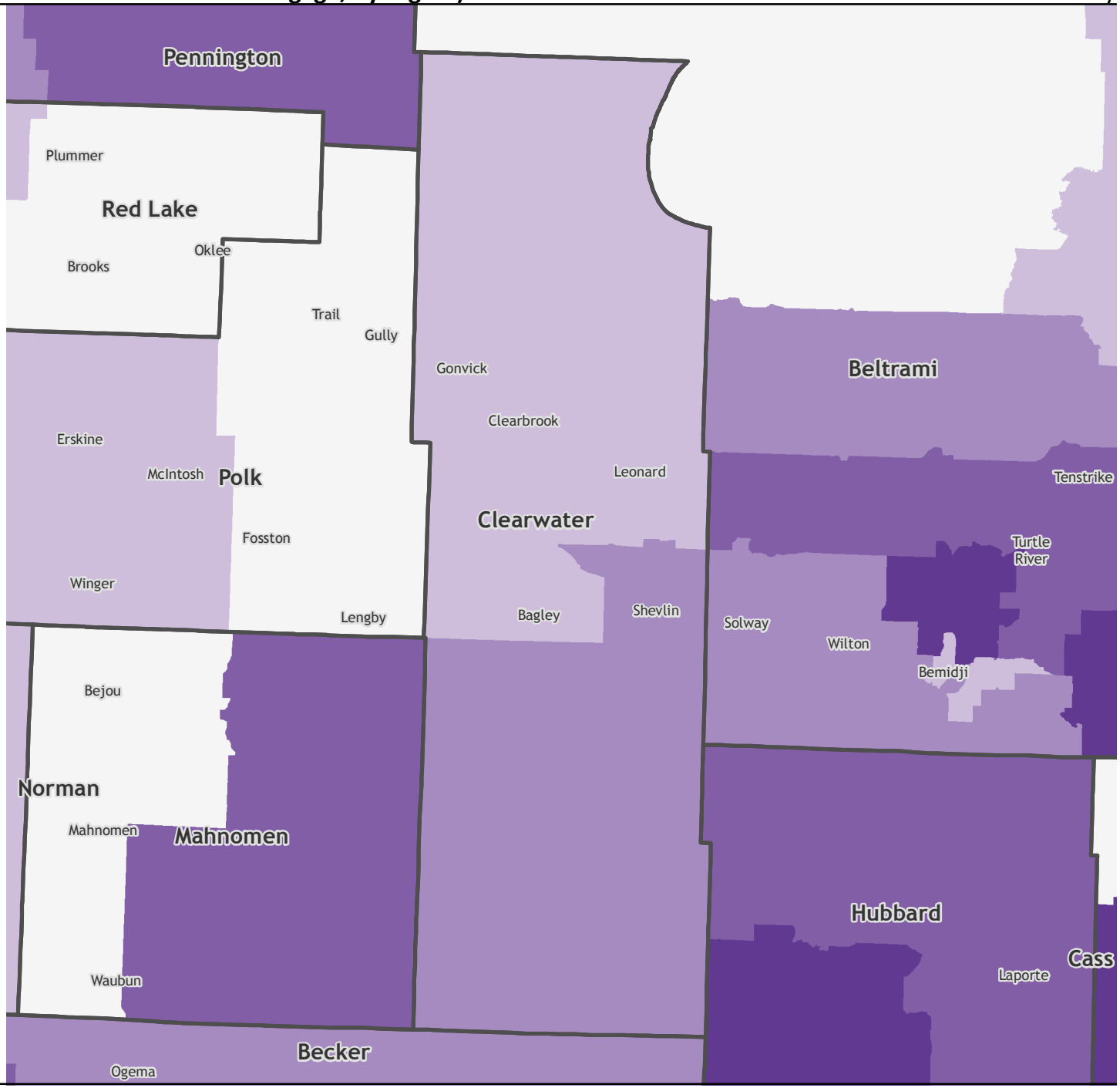
Clearwater County

Greater Minnesota

- 0- $1,018
- $1,019 -$1,137
- $1,138 - $1,240
- $1,241 -$1,380
- $1,381 - $1,986

NonTwin Cities MSA

- $0- $1,136
- $1,137 - $1,263



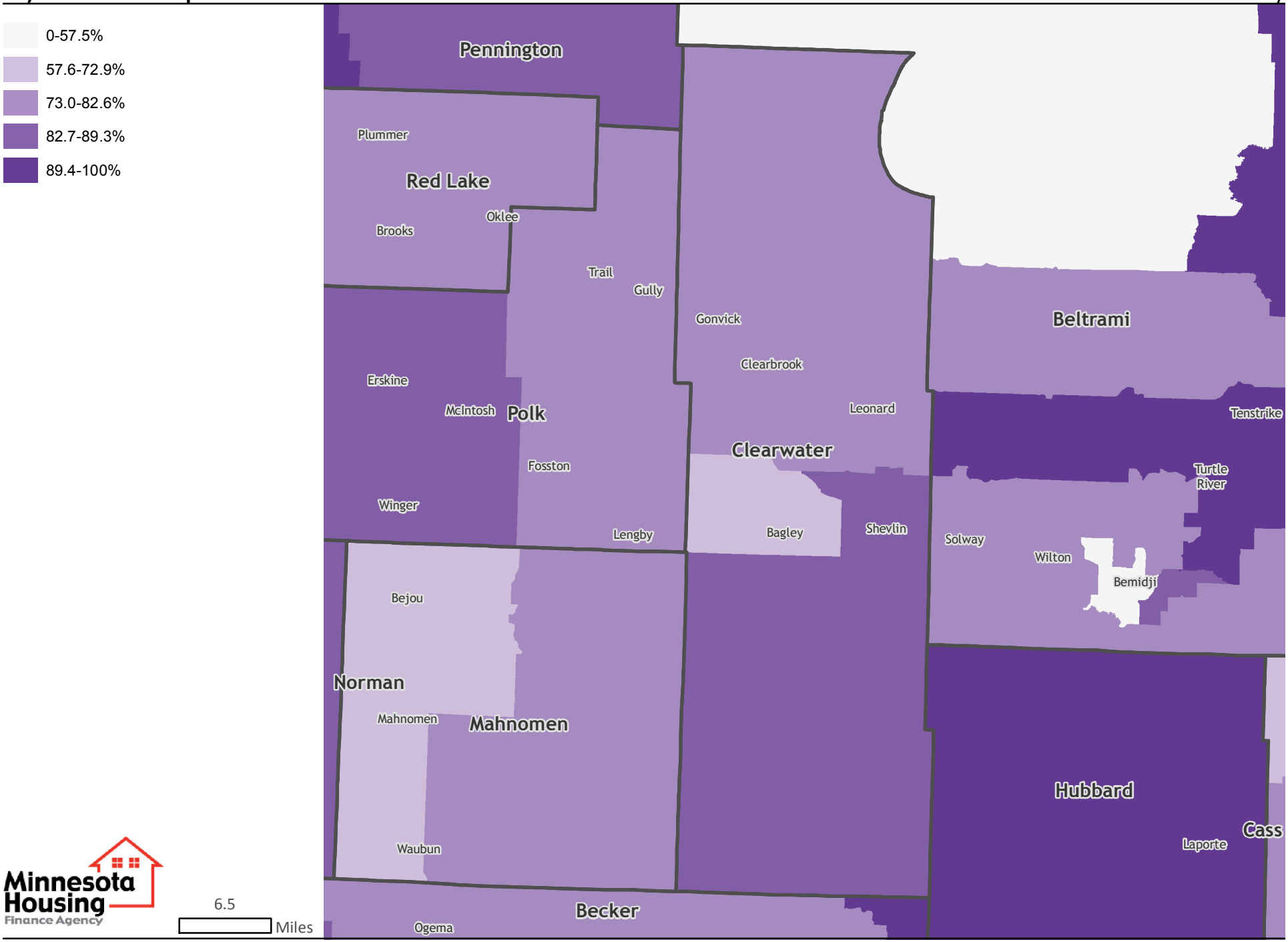
Minnesota Housing Finance Agency

6.5 Miles

Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

19) Homeownership Rate

Clearwater County

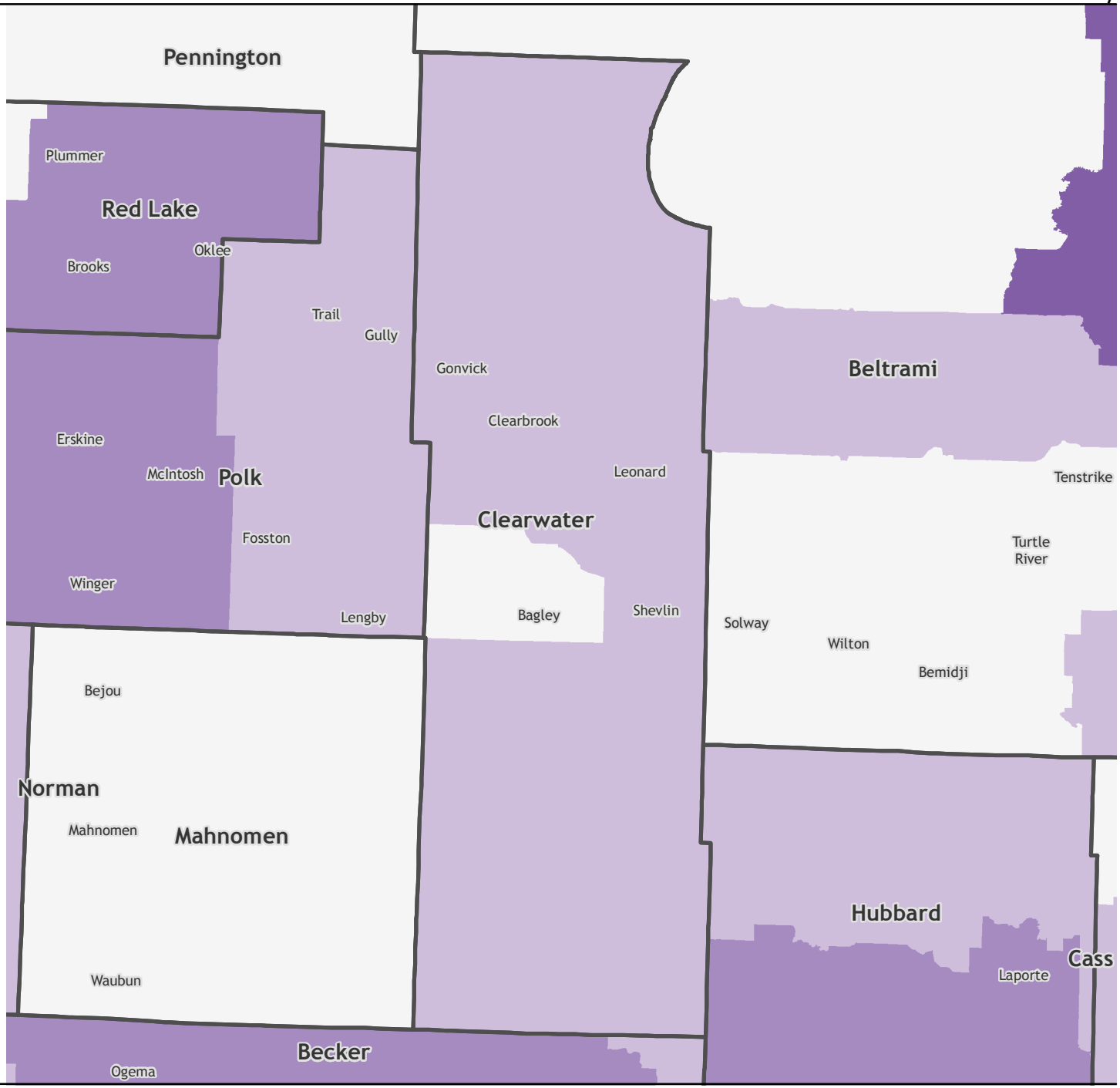


Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

20) Foreclosure Index

Clearwater County

- 0-50 (index)
- 51-100
- 101-150
- 150-200



* data allocated to census tracts from zip code. Index rate based on statewide average of 100.

The index is based on each tract'spost-sale/REO rate - the number of loans that are in post-sale foreclosure or REO divided by the numberof households in each census tract.

Each tract is divided by the regional rate to compute the index. In the Metro, the comparison is of state rates. In Greater Minnesota, the comparison is to Greater MN communities.

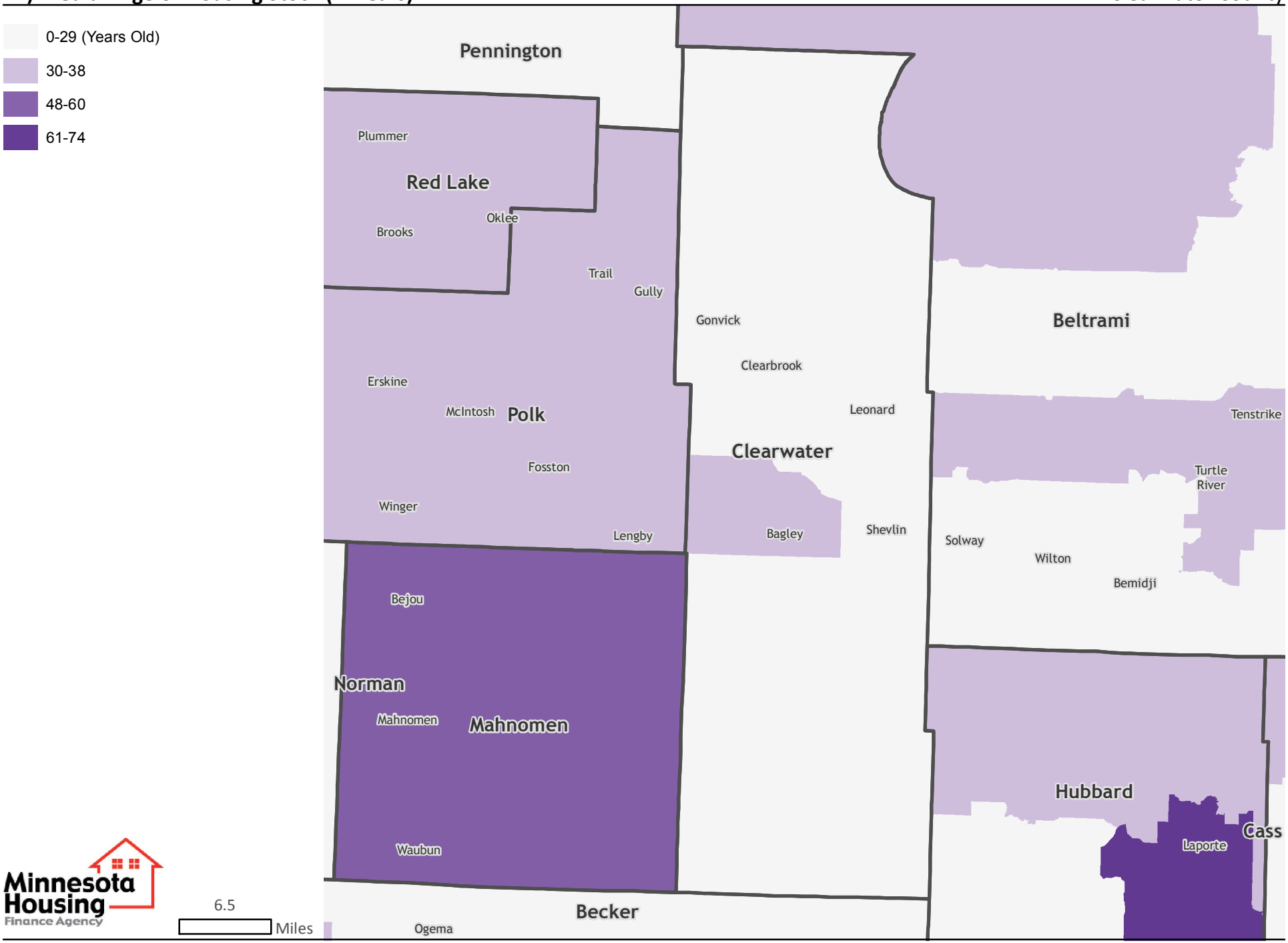
Minnesota Housing Finance Agency

6.5 Miles

Source: Minnesota Housing Analysis of CoreLogic Data, Dec. 2014

21) Median Age of Housing Stock (in Years)

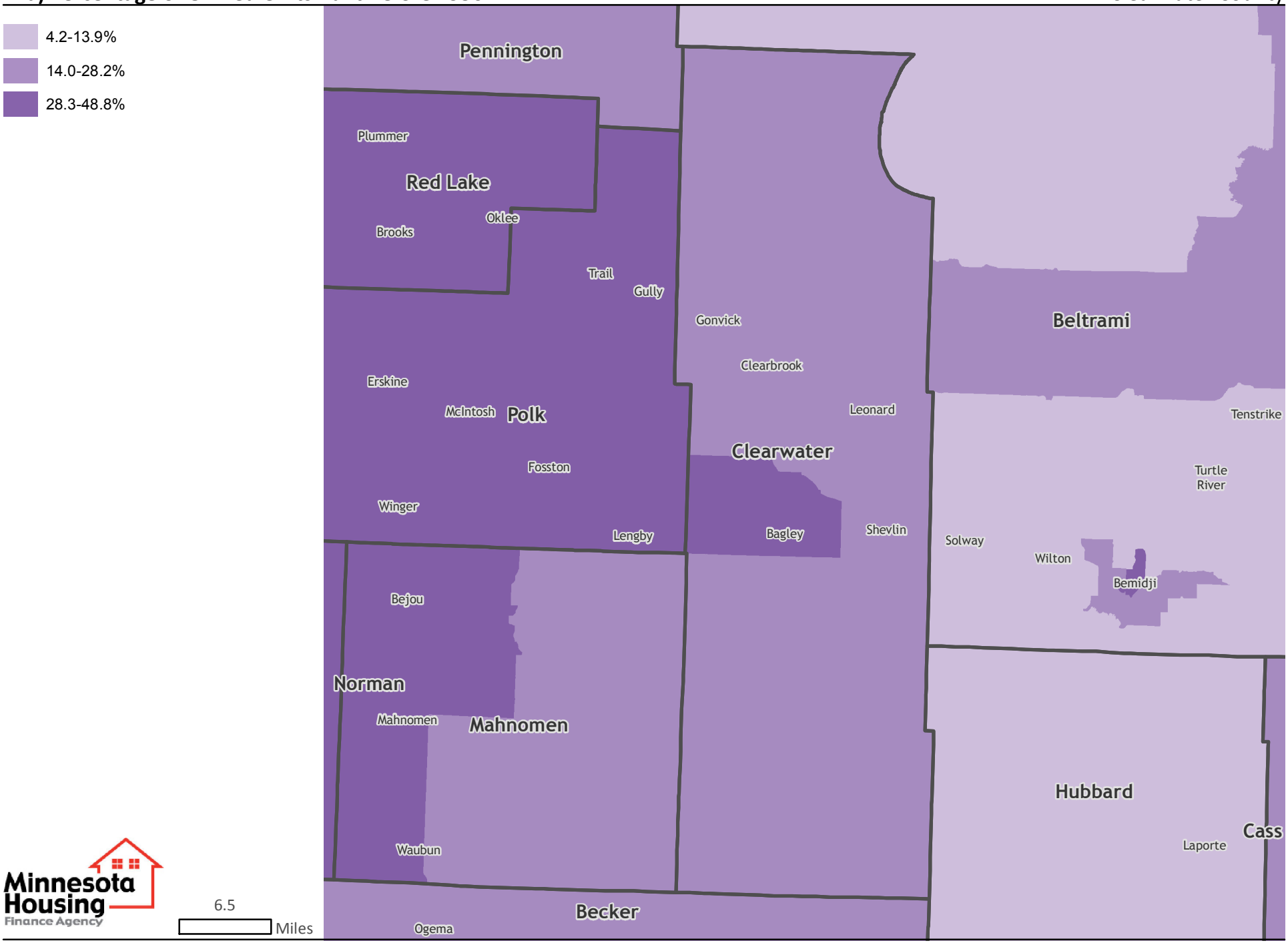
Clearwater County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

22a) Percentage of Owned Units Built Before 1950

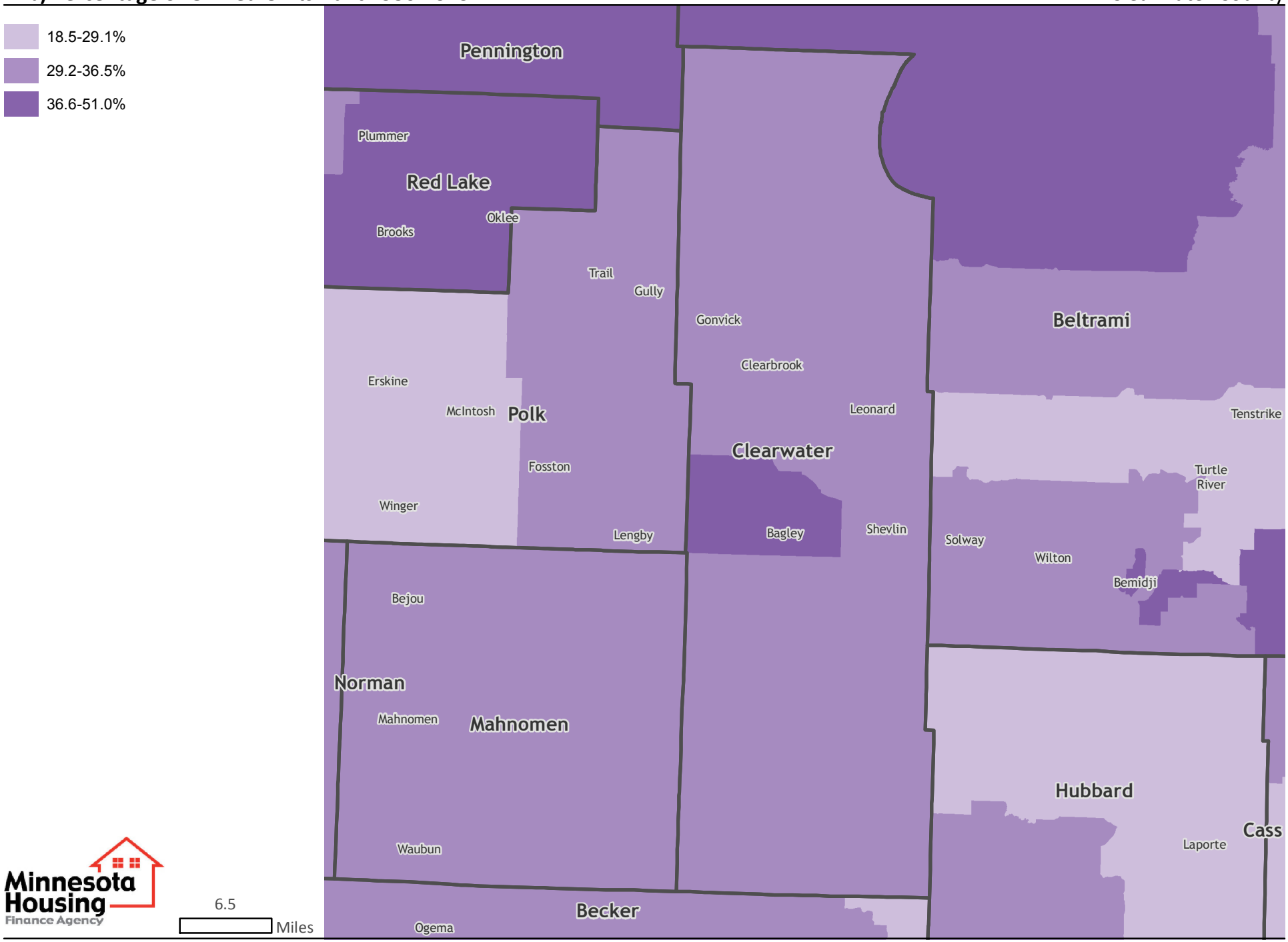
Clearwater County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

22b) Percentage of Owned Units Built 1950-1979

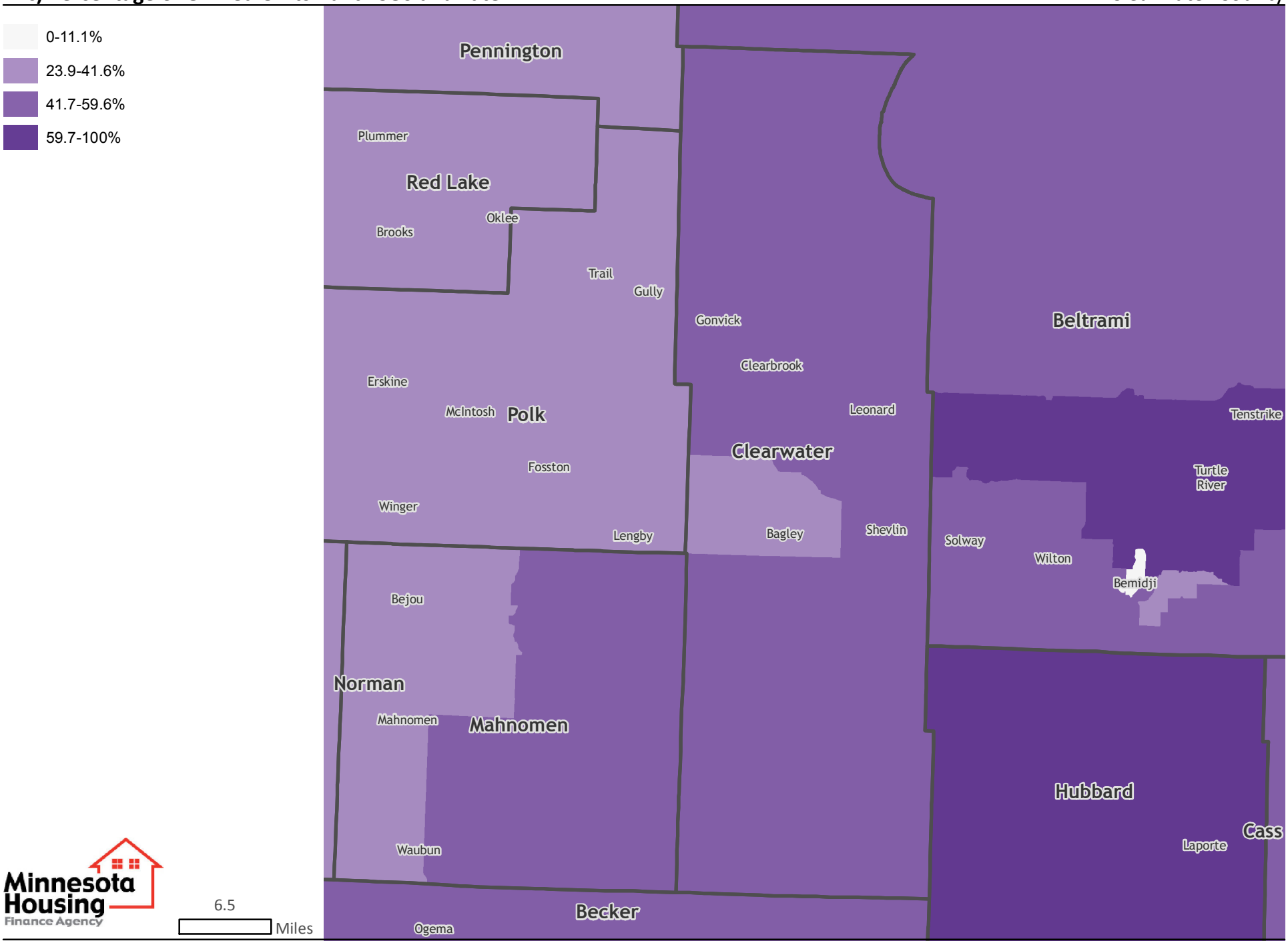
Clearwater County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

22c) Percentage of Owned Units Built 1980 and Later

Clearwater County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

23a) Median Home Sales Price in 2014 (Metro Only, All Transactions)

Clearwater County

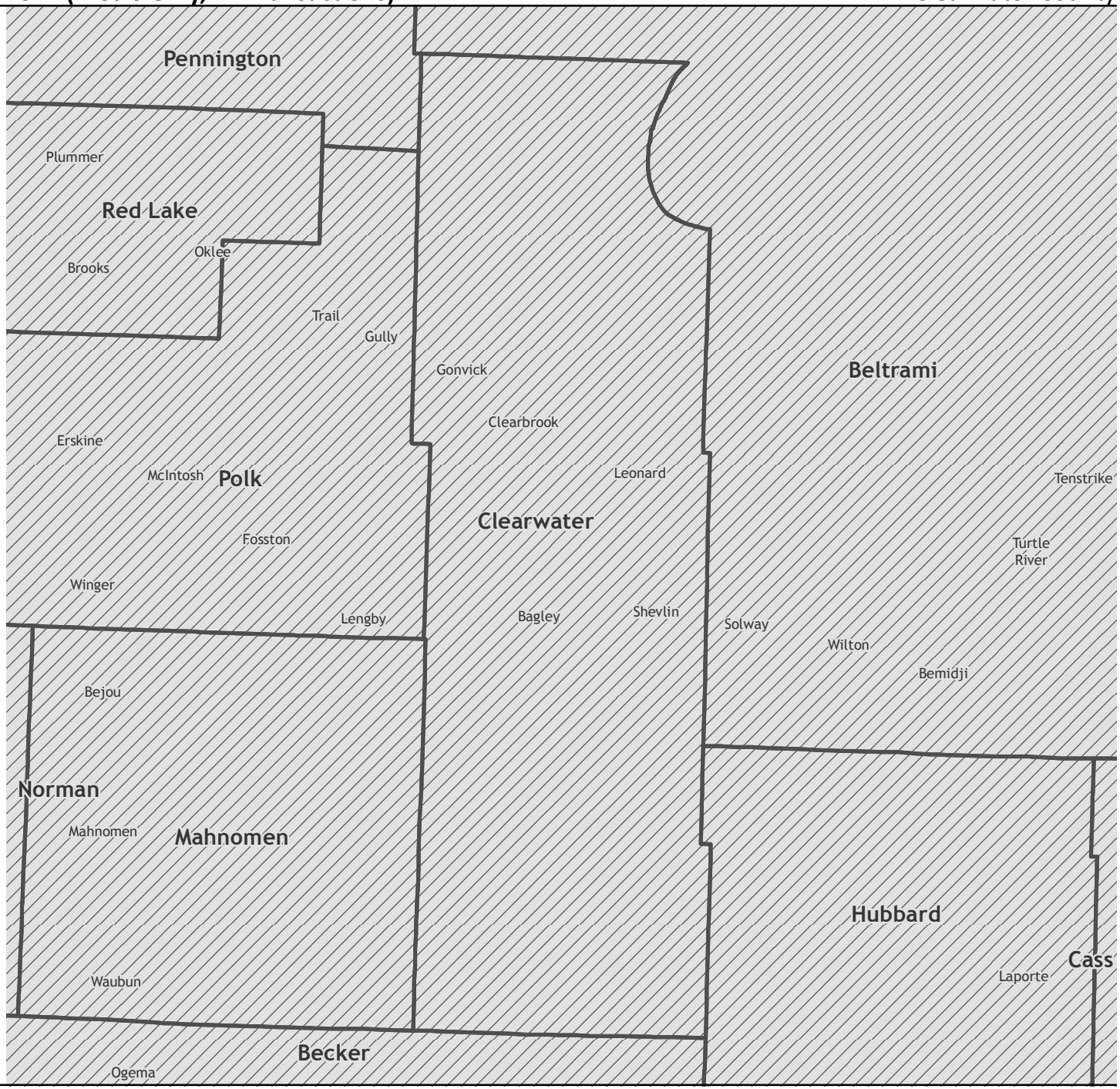
Insufficient Data

Includes all transactions.

Excludes zip codes with fewer than 10 sales.

Data allocated to tracts from zip code data.

Data available only for Twin Cities Metro.



6.5 Miles

Minnesota Housing Finance Agency

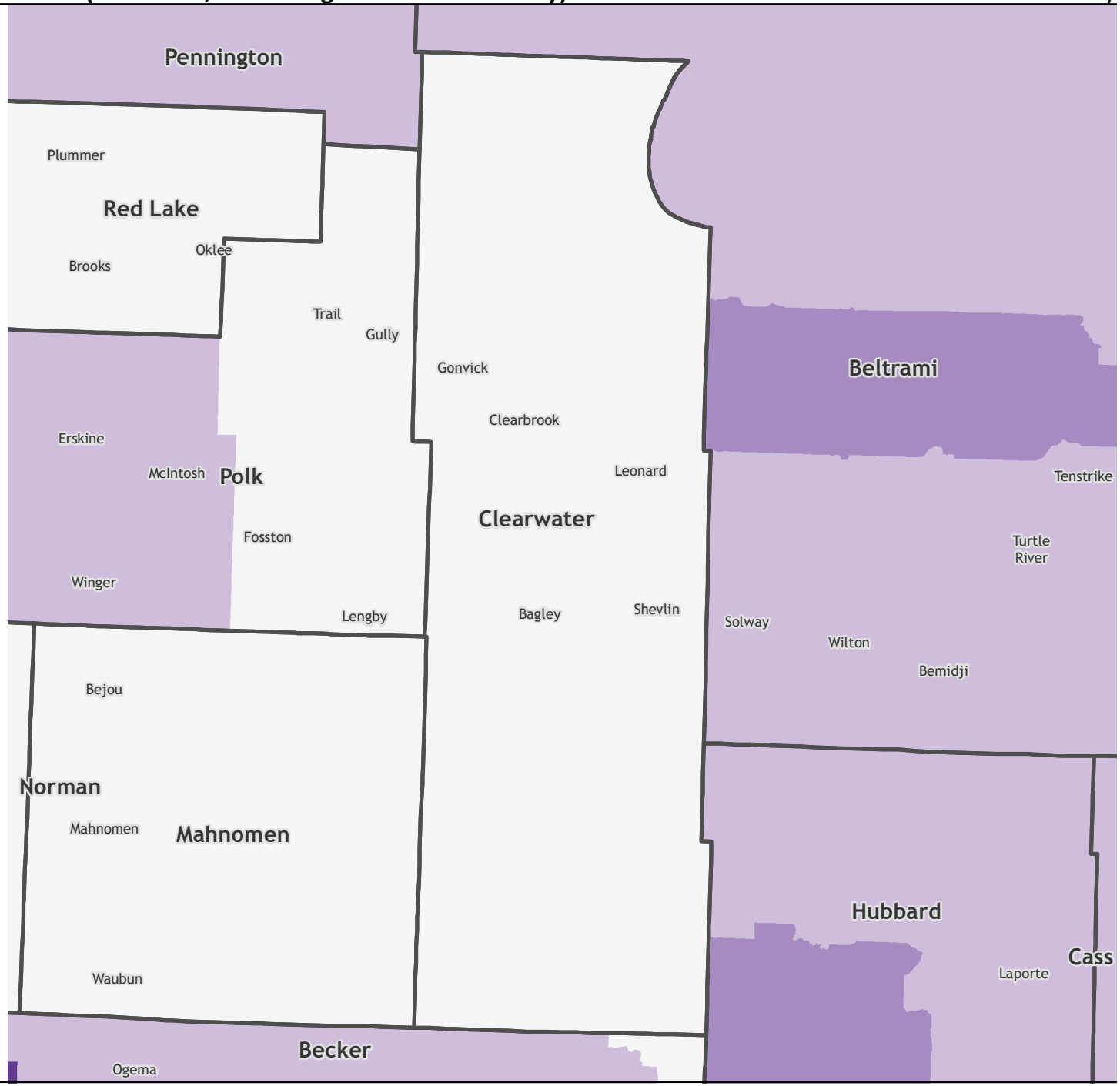
Source: Minnesota Housing analysis of NorthstarMLS data provided by the Minneapolis Area Association of REALTORS® and 10K Research and Marketing

23b) Median Homes Sales Price in 2013 (Statewide, Arms Length Transactions Only)

Clearwater County

- 0-$138,378
- $138,379 - $173,875
- $173,876 - $200,000
- $226,658 - $469,500

Includes only open-market, arms-length transactions. Excludes lender-mediated and short sales.* city level data summarized / assigned to census tracts.
Cities have a minimum of 10 sales.



Minnesota Housing Finance Agency

6.5 Miles

ource: Minnesota Dept. of Revenue, Certificate of Real Estate Value, FY 2012/2013

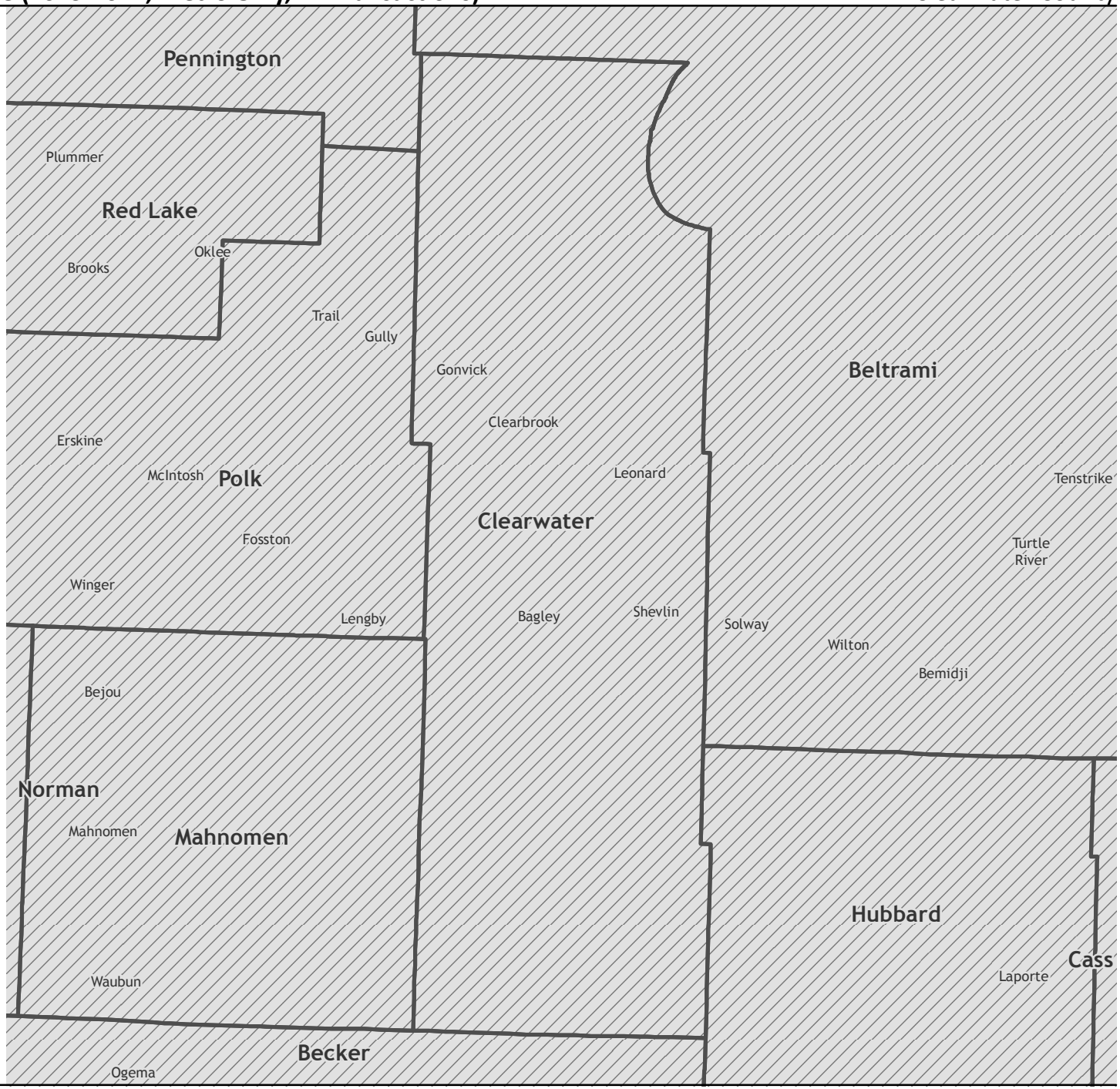
24a) Change in Median Sales Price (2013-2014, Metro Only, All Transactions)

Clearwater County

Insufficient Data

Includes all transactions.
Excludes zip codes with fewer than 10 sales.

* data allocated to tracts from zip code data.
Data available only for Twin Cities Metro.



6.5 Miles

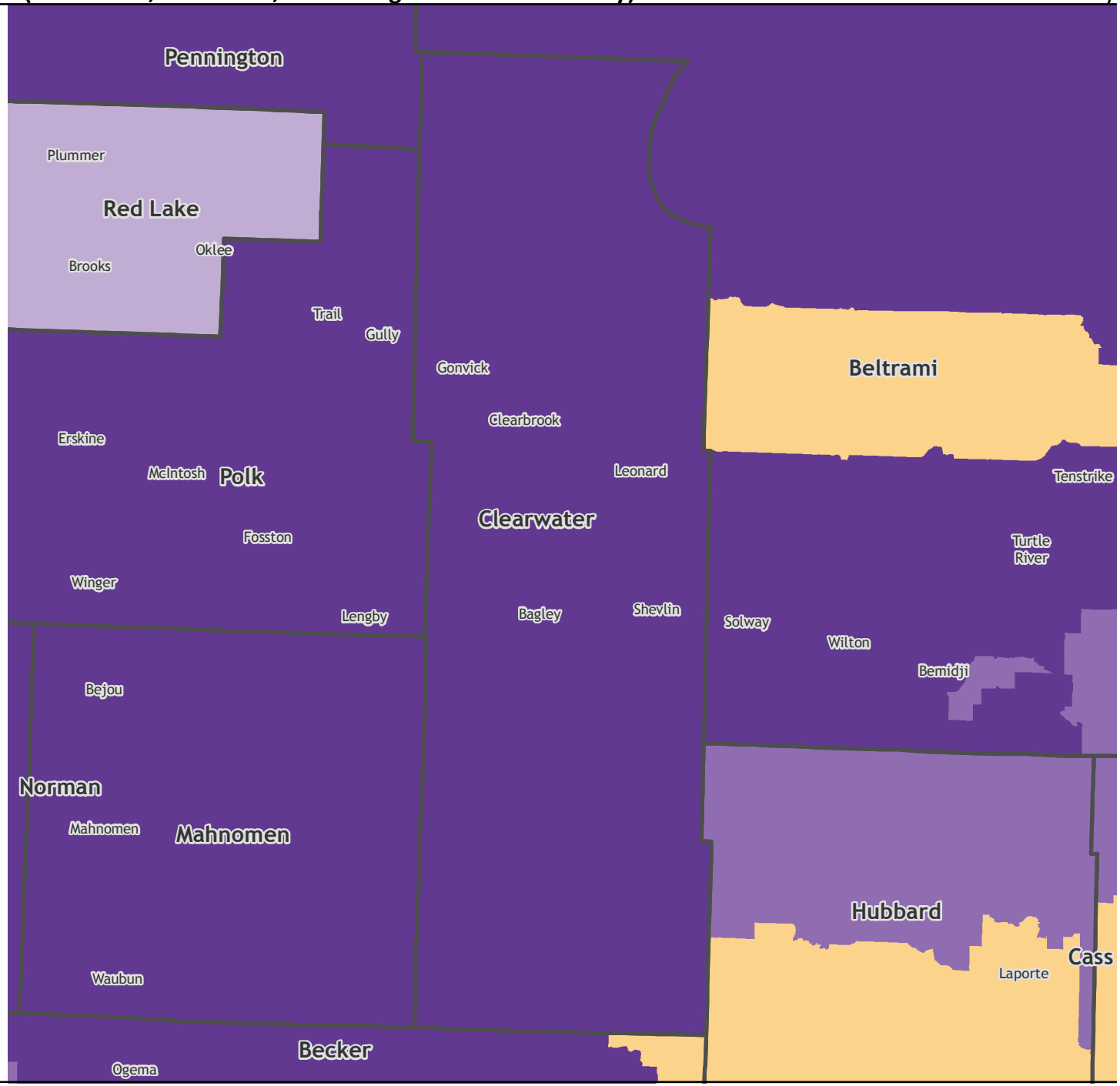
Source: Minnesota Housing analysis of NorthstarMLS data provided by the Minneapolis Area Association of REALTORS® and 10K Research and Marketing

24b) Change in Median Sales Price (2012-2013, Statewide, Arms Length Transactions Only)

Clearwater County

- Decrease
- 4.3-6.0% Gain
- 6.1-11.1% Gain
- >11,1% Gain

Includes only open-market, arms-length transactions. Excludes lender-mediated and short sales.* city level data summarized / assigned to census tracts.
Cities have a minimum of 10 sales.



Minnesota Housing Finance Agency

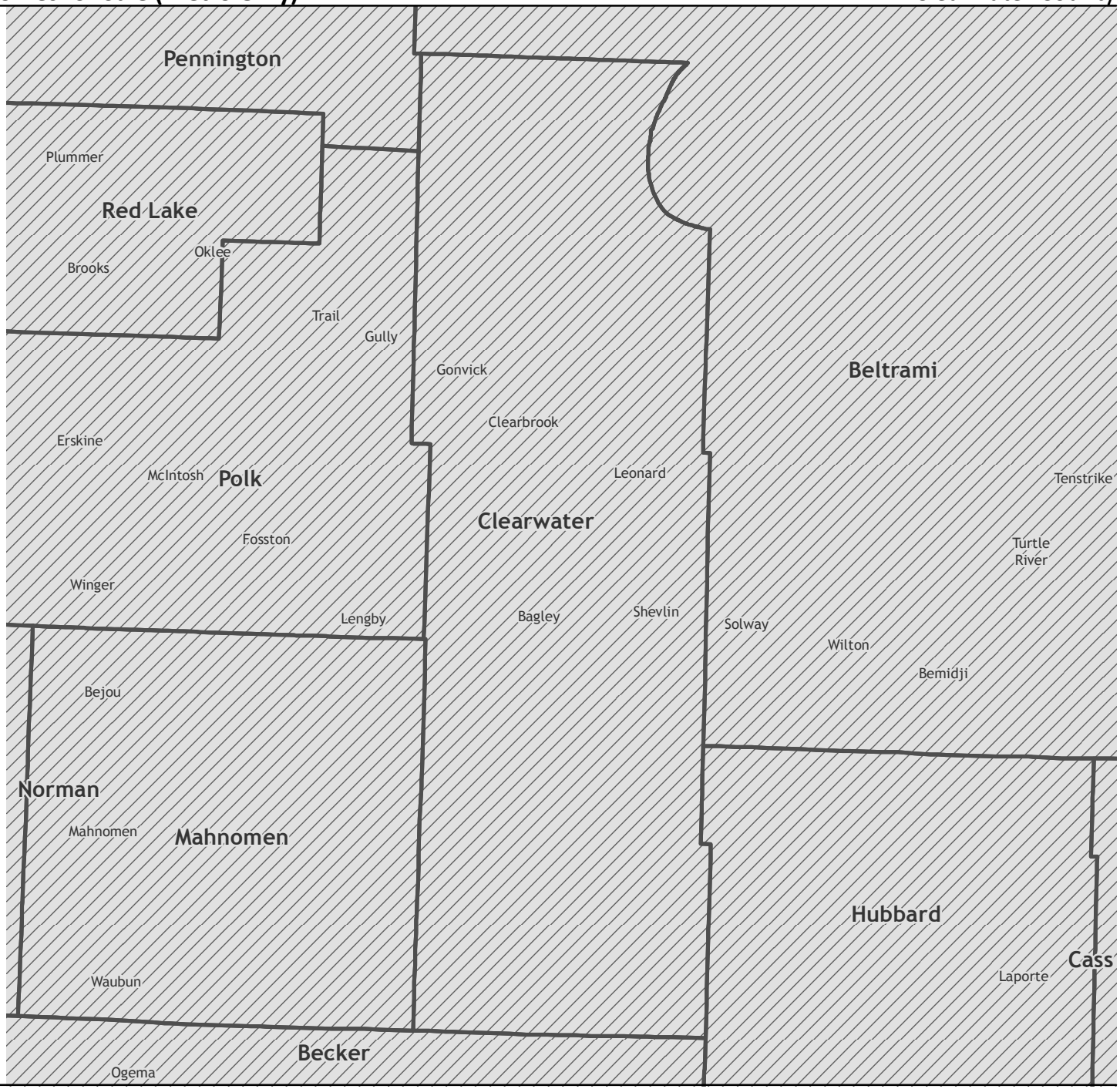
6.5 Miles

Source: Minnesota Dept. of Revenue, Certificate of Real Estate Value, FY 2012/2013

25) Average Month's Supply of Homes for Sale (Metro Only)

Clearwater County

Insufficient Data



For 4th Quarter 2014

Data allocated to tracts from zip code data.

Data available only for Twin Cities Metro.

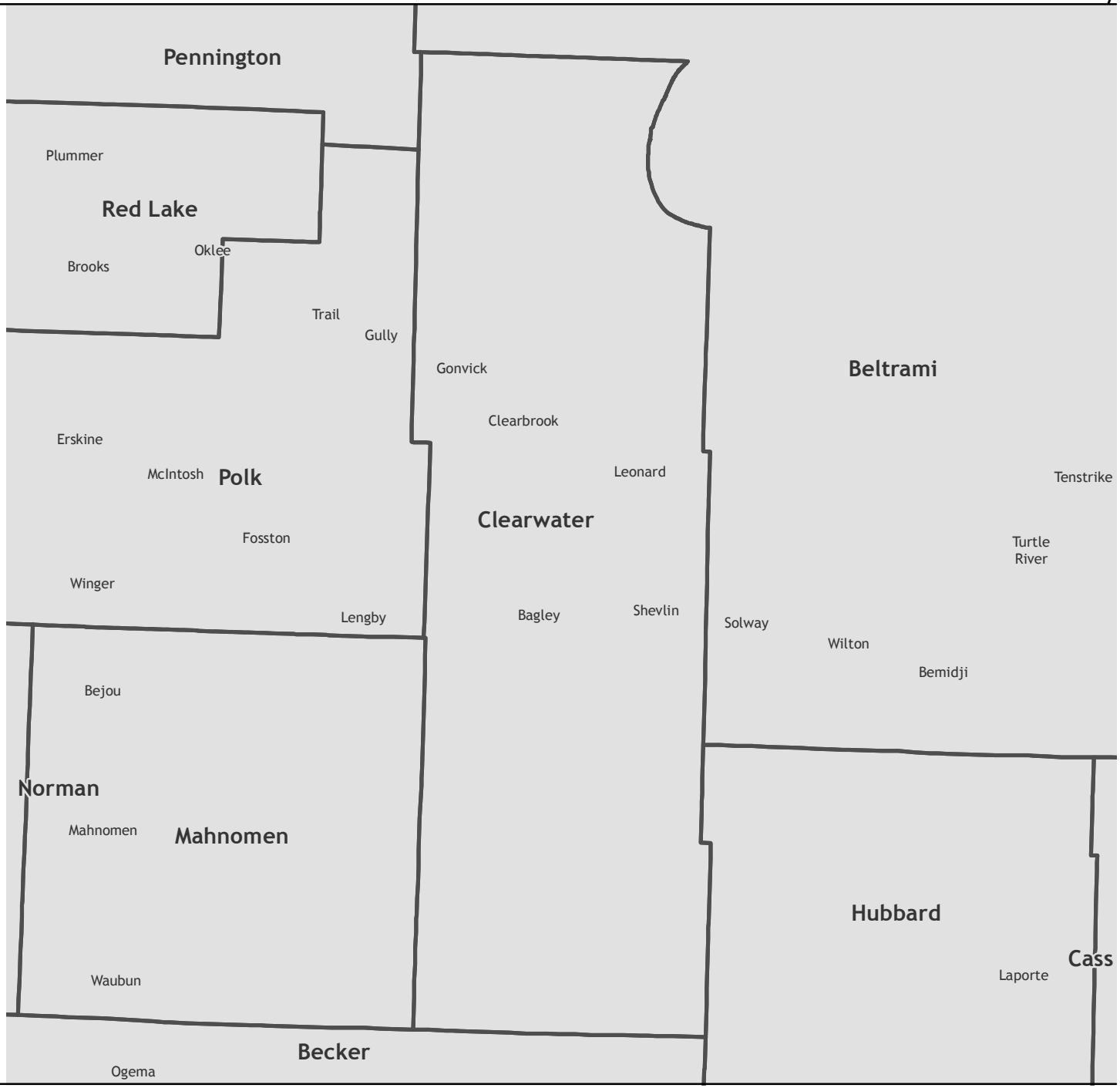
Minnesota Housing Finance Agency

6.5 Miles

Source: Minnesota Housing analysis of NorthstarMLS data provided by the Minneapolis Area Association of REALTORS® and 10K Research and Marketing

26) Economic Integration Priority Tracts

Clearwater County



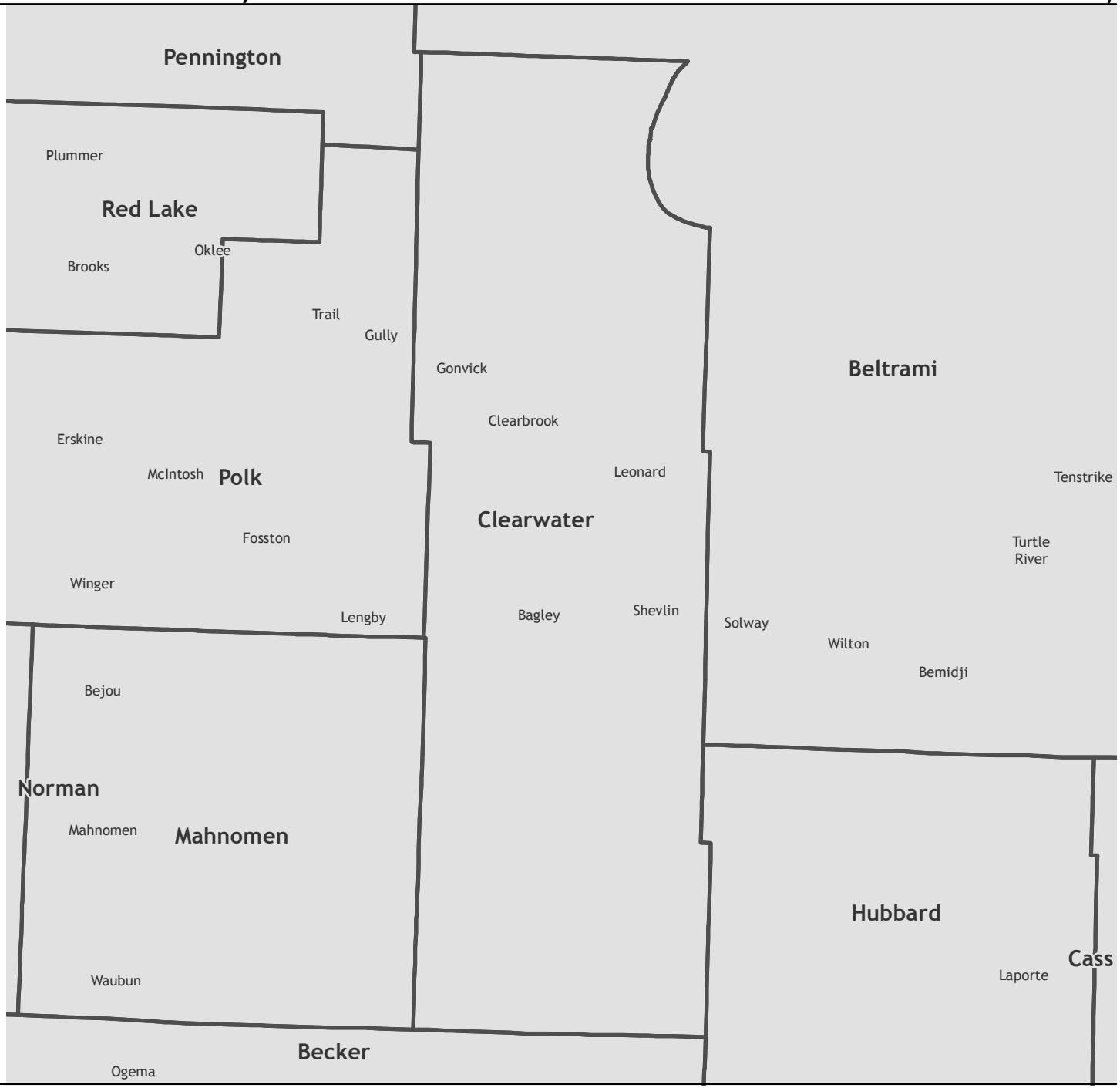
Minnesota Housing Finance Agency

6.5 Miles

Source: Minnesota Housing analysis of American Community Survey and Longitudinal Employer/Household Dynamics Data from the US Census.

27) Location Efficiency (RFP Points for Access to Transit)

Clearwater County



Minnesota Housing Finance Agency

6.5 Miles

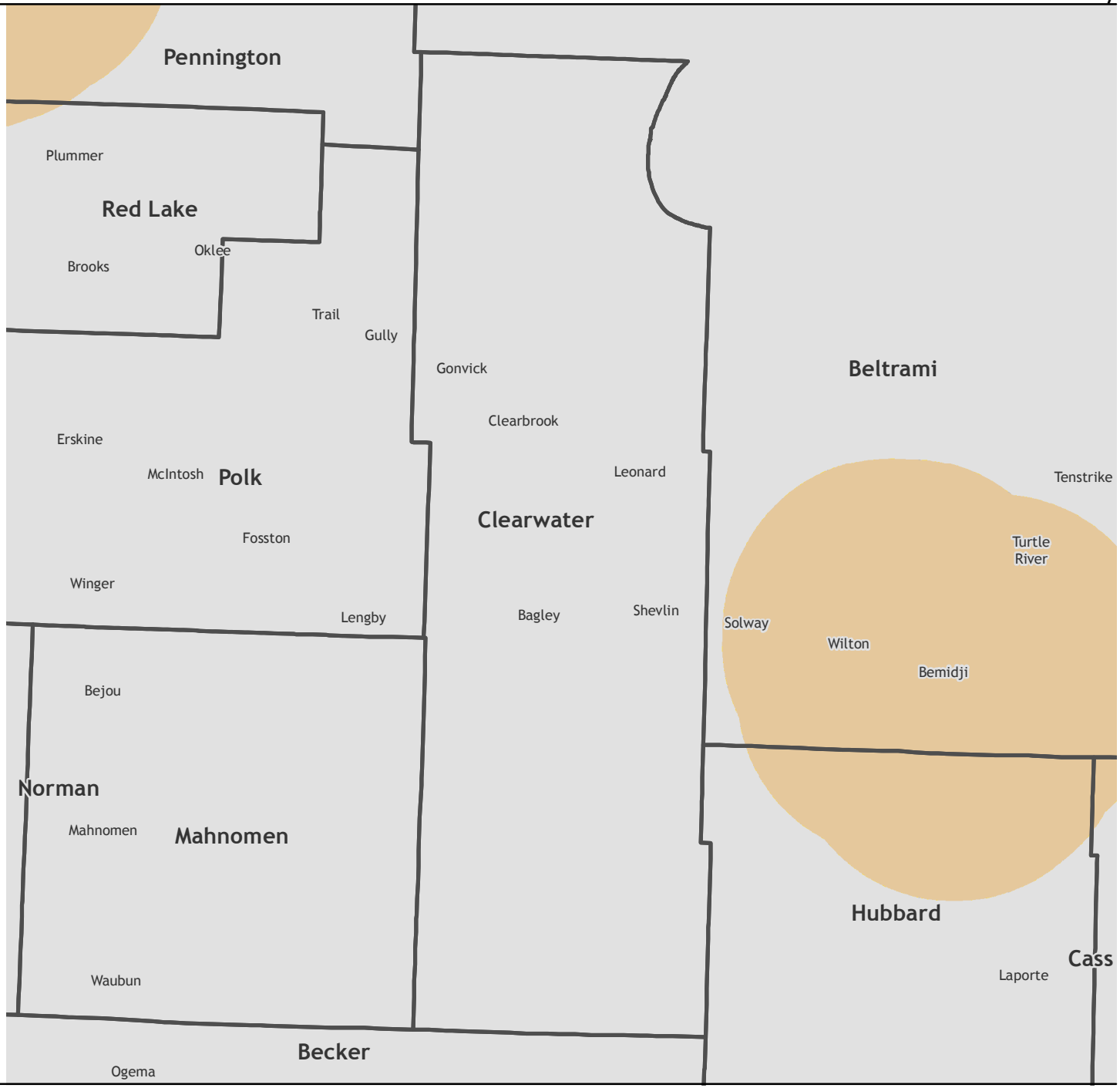
Source: Minnesota Housing analysis of transit data from Metro Transit, Duluth Transit Authority, St. Cloud, Rochester, and Moorhead bus systems.

28) Workforce Housing Areas

Clearwater County

Type

- Job Growth Community
- Job Growth and Long Commute Community
- Long Commute Community



6.5 Miles

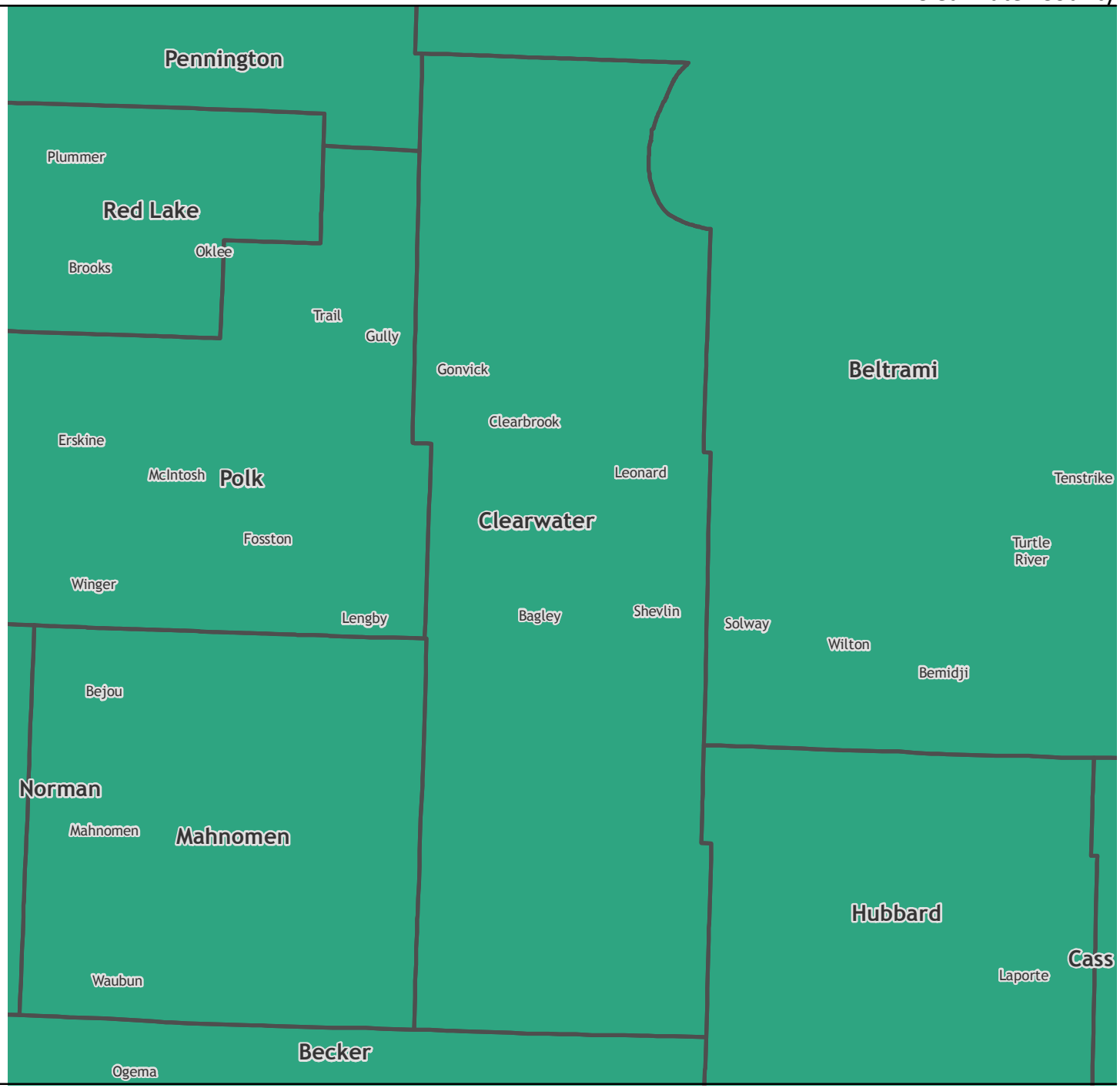
Source: Minnesota Housing analysis of MN Department of Employment and Economic Development Quarterly Census of Employment and Wages data.

29) Rural Designation

Clearwater County

Type

Rural Area



6.5 Miles

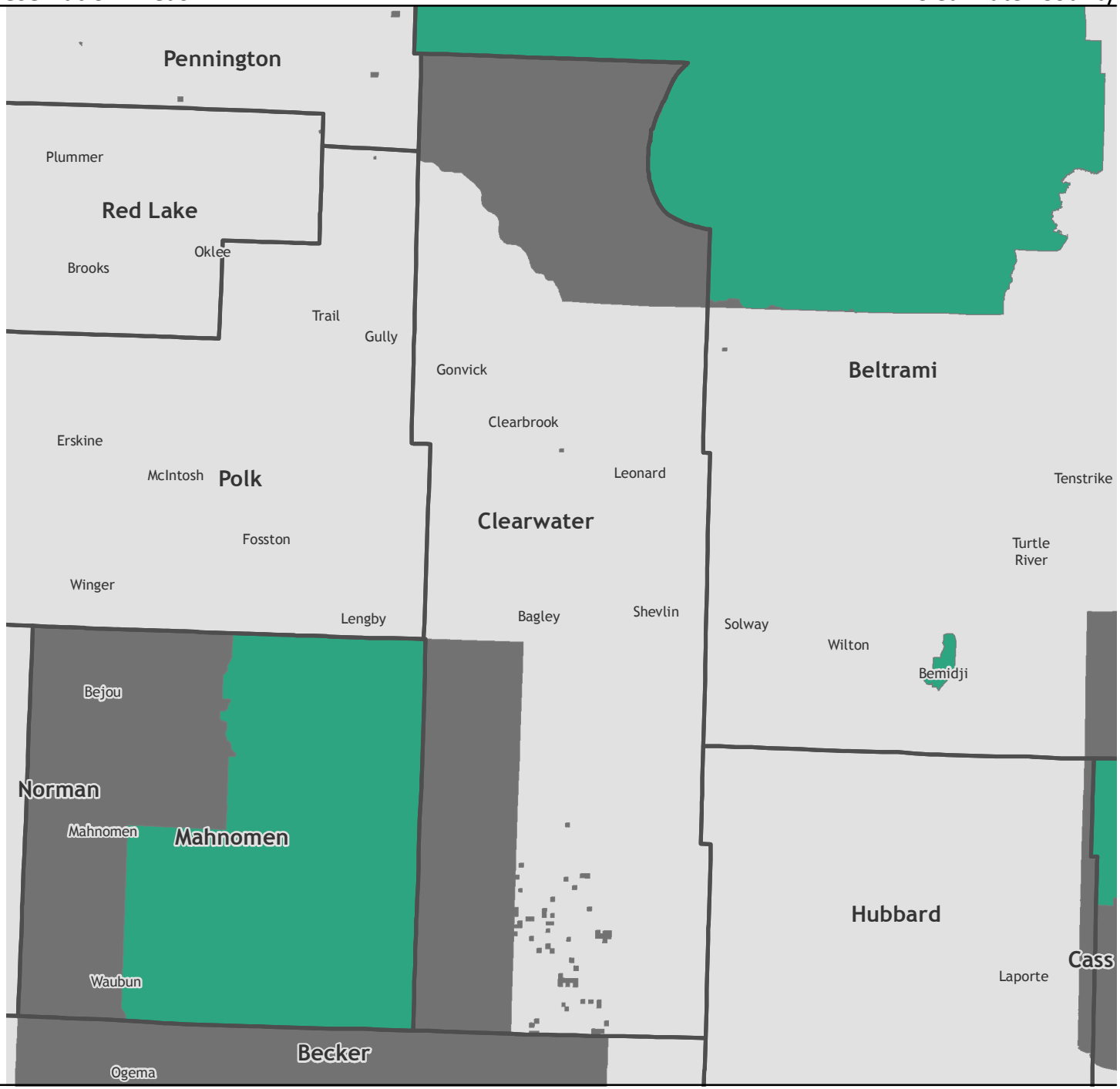
Source: Minnesota Housing

30) Qualified Census Tracts and Reservation Areas

Clearwater County

Type

- Eligible QCT
- Eligible by Reservation (beyond QCT)



Minnesota Housing Finance Agency

6.5 Miles

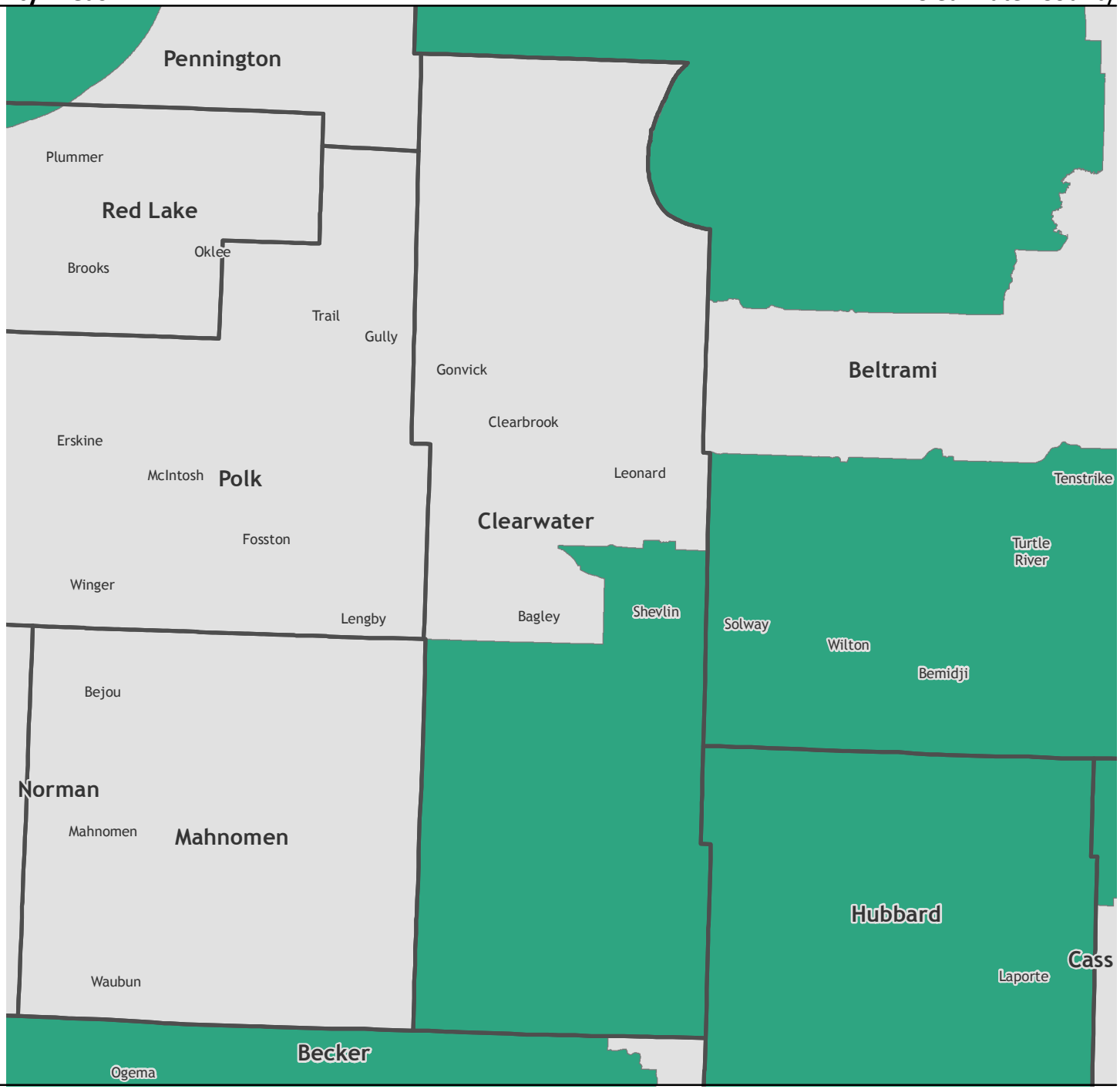
Source: US Dept of Housing and Urban Development and Minnesota Housing analysis of American Community Survey data.

31) Preservation Geographic Priority Areas

Clearwater County

Type

Preservation



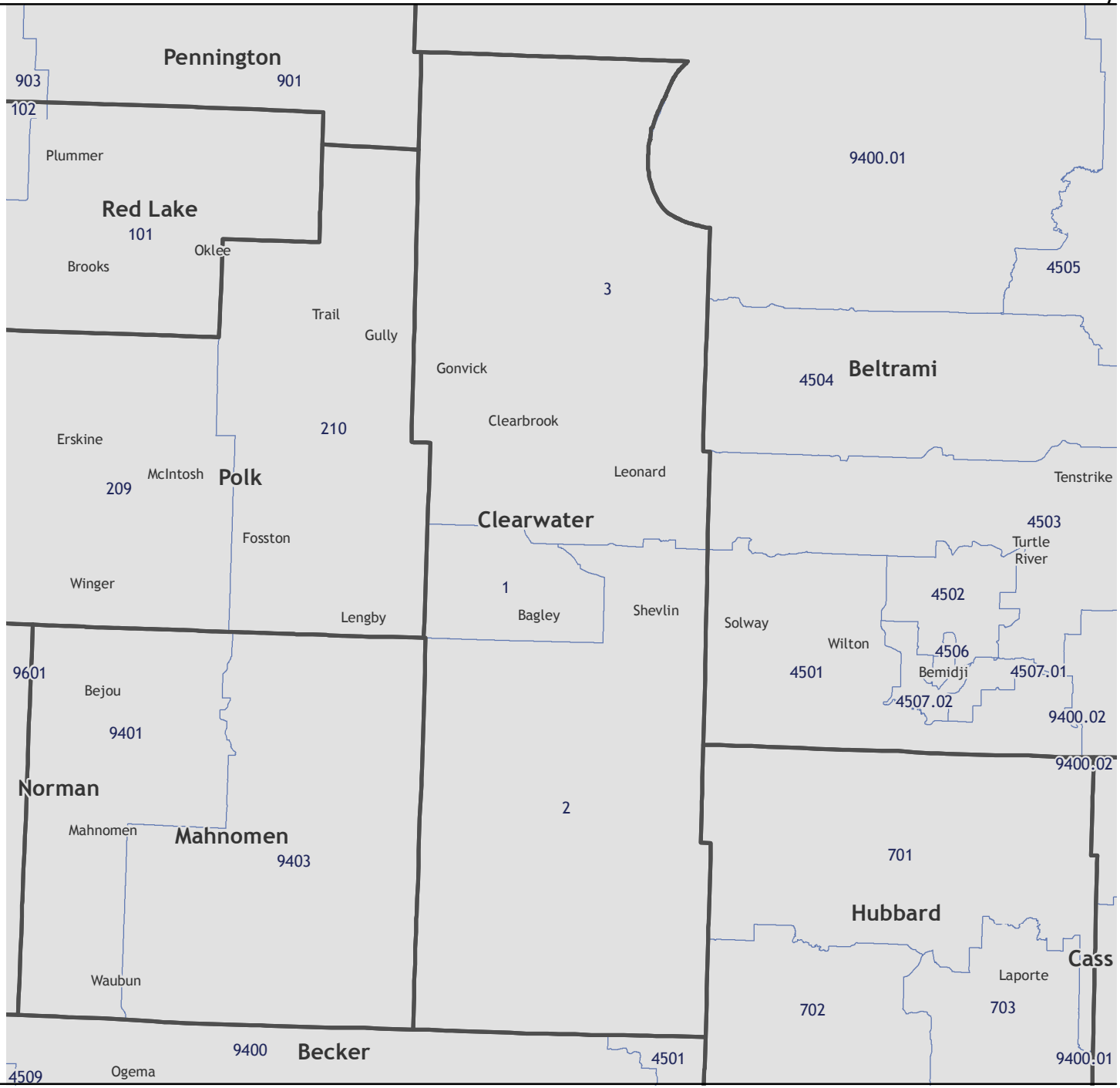
6.5 Miles

Source: Minnesota Housing

32) Census Tract Boundaries

Clearwater County

2010 Tracts



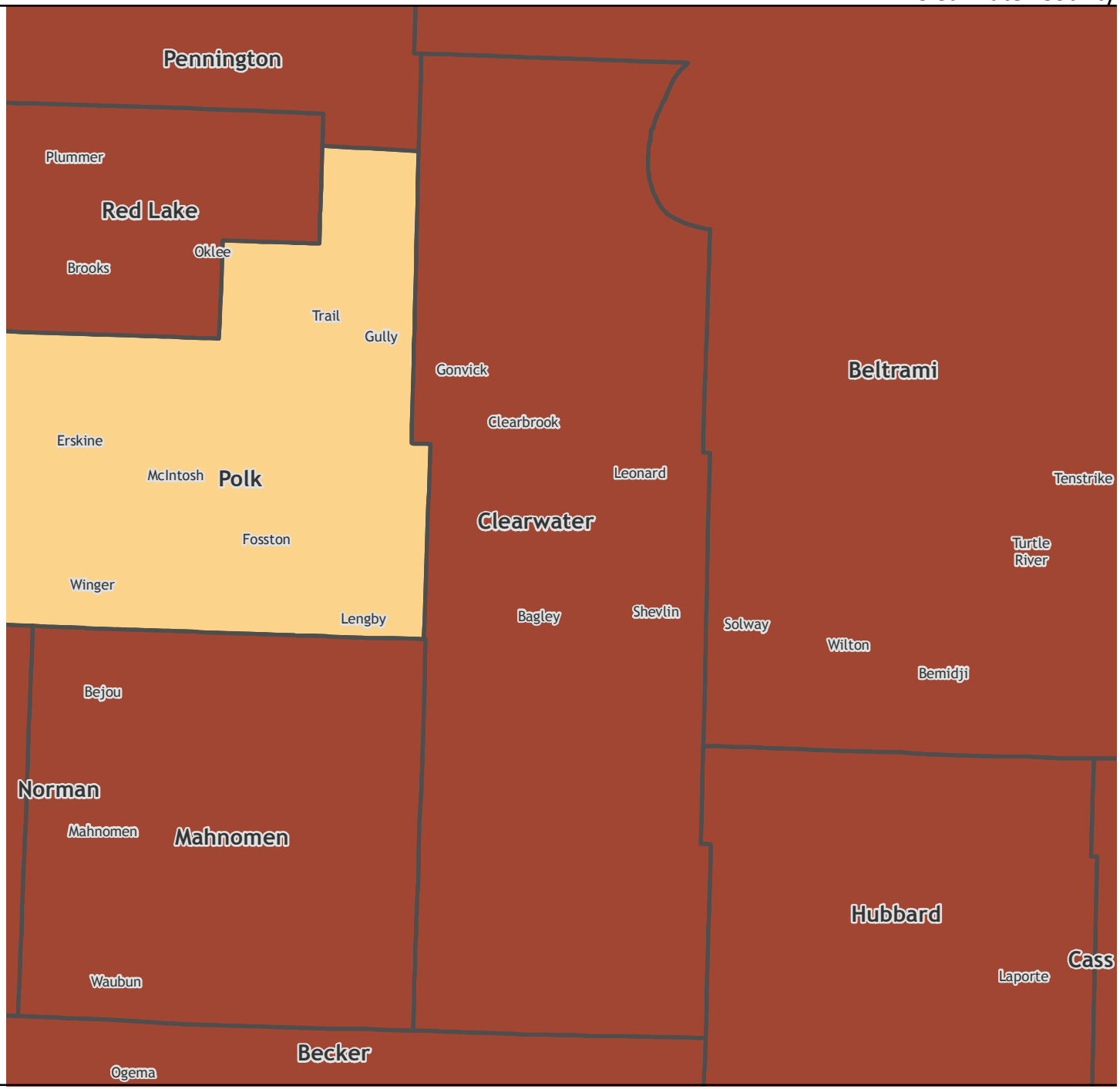
6.5 Miles

Source: US Census Tiger 2010.

33) Regional Areas of Analysis

Greater Minnesota

Non Metro MSA



For analysis purposes, Minnesota Housing breaks the state into three regions for evaluating jobs, incomes, and currency based values:

Twin Cities Metro,

Counties outside of the
7 County Metro and in an MSA, and

Greater Minnesota

Minnesota Housing Finance Agency

6.5 Miles

Source: Minnesota Housing, US Census